Quick Claims Checklist

Tips for a Smooth Claims Process

MACKOUL® RISK SOLUTIONS INSURANCE

BODILY INJURY & PROPERTY DAMAGE LIABILITY

- Prepare an incident report if possible.
- Forward any correspondence you receive about the loss as soon as you get it.
- Preserve any videos or photos to forward to the assigned examiner.
- Do not share any information about the claim with anyone but Mackoul, the examiner, or counsel that your insurance company may have assigned, if applicable.

PROPERTY LIABILITY

- Control the situation at hand. For example, if a pipe bursts, shut off the water line. Notify the police or fire department when applicable.
- Take photos/videos of the incident.
- Secure and preserve all damaged equipment, plumbing fixtures, sprinkler heads, electrical devices, etc. for inspection by the adjuster.
- Take proper measures and reasonable steps to prevent further damage (e.g., water mitigation).
- Save all invoices and estimates to submit to your adjuster.
- If you haven't already, advise all units involved to report the incident to their personal insurance carrier.
- You should have your adjuster's contact information within three business days of reporting the claim.
- Allow adjusters to inspect the property and verify the damage.
- Work with the adjusters during the claim investigation.

BODILY INJURY & PROPERTY DAMAGE LIABILITY

- If suspected to be a professional liability (Board of Directors) issue, forward any pertaining mailed or emailed correspondence.
- Report the incident as soon as you learn of it, even if it's only a potential issue.
- Do not share any information about the claim with anyone but Mackoul, the examiner, or counsel that your insurance company may have assigned, if applicable.