

# In Case You Have a Homeowners Claim



## Prompt notification

- Contact your ERIE Agent. Describe the cause and extent of the loss.
- If the loss is caused by theft, notify the police.
- If the loss involves a credit card or bank fund transfer card, notify the credit card company or bank immediately.

## Protect your property

- Prevent further weather-related damage to your property. Cover holes in roof, walls, doors and windows with plastic or plywood.
- Beware of contractors that encourage costly temporary repairs. Temporary repair expenses may diminish the amount available for permanent repairs.
- Do not make extensive repairs until the claims adjuster has been to your home to assess the damage.

## Save receipts

- If your house is uninhabitable from a covered cause of loss, your policy will reimburse you, up to the limits of your policy, for additional living expenses. If you do temporarily relocate, let your ERIE Agent know where you can be reached.
- If temporary repairs are made, save receipts of any materials you purchase for possible reimbursement.

## Prepare to meet with your adjuster

- Make a list of your home's structural damage to show the adjuster. This should include any cracks in the walls, damage to the floor or ceiling and missing shingles that resulted from the loss you are reporting.

- Make a list of your damaged property. If possible, take photographs or video of the damage.
- Don't discard damaged furniture or other items; your ERIE adjuster may want to see them.
- Access old receipts, bills and photographs to help establish the price and age of items to be replaced or repaired.
- Start a folder containing copies of all pertinent documents listed above. Add copies of estimates and repair bills as they become available. Keep a handy reference of phone numbers for insurance representatives, contractors and other involved contacts.

## What to expect from ERIE during the claims process

1. An ERIE adjuster will contact you to schedule an appointment to examine the damage or loss. In most cases, the adjuster will contact you within 24 hours of your report. In the case of a widespread catastrophe, the adjuster will be in contact as soon as possible.
2. The adjuster will work with you to schedule an inspection as soon as possible at a time suitable for both of you.
3. During inspection, the adjuster will take photos and document the scope of the damage.
4. The adjuster will provide an estimate of damages. You may obtain estimates from contractors of your choice as well.
5. Select a contractor to complete the repair work. You have the right to select and hire the contractor of your choice.
6. Erie Insurance will determine a settlement amount based on an estimate that addresses the damages and quotes a fair price.

Note: Final settlement amount and time frame will vary according to the extent of the damage. Your ERIE adjuster and Agent will advise you accordingly.

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