



Here are some steps to get you started on making a claim on your TTMF Homeowners' Policy

- **Report any crime to the police.** If you are the victim of a theft or your home has been vandalized or burglarized, report it to the police. Get a police report and the names of all law enforcement officers that you speak with as you may need to provide the details of the event to your insurer.
- **Phone PRFC as soon as you can.** We represent your interests, and will guide you through everything, including whether your claim falls under your policy, what the applicable deductible is, how long we expect it will take to process your claim
- **Promptly fill out claim forms.** If you establish that you'll be making a claim your insurance company you will need to complete the necessary claim forms. Please return the properly filled out forms to us at TTMF@prfclimited.com as soon as possible in order to avoid delays!
- **Have the insurance adjuster inspect the damage.** Your insurance company will likely arrange for an adjuster to come and inspect your home. An adjuster is a company representative who inspects property damage to determine how much the insurance company should pay for the loss. He or she will interview you and inspect the property.
- **Prepare for the insurance adjuster's visit.** Be prepared to show the adjuster any structural and other damage, and have a list of damaged items ready so you can make the best use of the time.
- **Make temporary repairs.** Photograph or video the damage, then take reasonable steps to protect your property from further damage. If possible, avoid throwing out damaged items until the adjuster has visited your home. Save receipts for what you spend—you may be able to submit them to your insurance company for reimbursement later.
- **Prepare a list of lost or damaged articles.** You're going to need to substantiate your loss, so make a list of destroyed or damaged items, then make a copy of the list for your adjuster. Also supply him or her with available copies of receipts from damaged items. (Having a home inventory will speed this part of the claims process).
- **Don't be shy about asking questions.** If you have any questions about the claim filing, please feel free to ask!

Once you and your insurance company agree on the terms of your settlement, PRFC will ensure that your claim is paid over to you promptly.