

First Notice of Loss — What to Say

Train Benji to explain this clearly and calmly inside the app.

PDF Title: *“First Notice of Loss: What to Say (and What to Avoid)”*

Why This Matters






Your first contact with your insurer sets the tone for your entire claim. It’s tempting to over-explain, get emotional, or try to “be helpful” — but doing so can hurt your payout.

Benji’s golden rule:

“Say less. Say it clearly. Then let them guide the next step.”

What to Include in Your First Message

Whether you’re calling, emailing, or submitting a claim through an online portal, these are the essentials to include — **and nothing more**:

-  Your name and policy number (if available)
 -  Type of loss (e.g., stolen car, house fire, water damage)
 -  Date of loss
 -  A calm statement that you’ve documented the situation (photos, receipts, etc.)
 -  A request for the next steps and claim number
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Sample Message (for Email or Portal)

Subject: First Notice of Loss – [Your Name]

Hello,

I’m writing to report a **[type of loss]** that occurred on **[date]**.

I’ve taken photos and documented the situation and would like to begin the claims process.

Please confirm my claim number and advise on next steps.

Thank you,

[Your Full Name]

[Phone Number]

Sample Phone Script

“Hi, I’m calling to report a [house fire / car theft / flood] that happened on [date]. I have photos and records ready. Could you please let me know my claim number and what to expect next?”

What NOT to Say

- “It was kind of my fault.”
- “I’m not sure it’s even worth claiming.”
- “I lost a bunch of stuff but I don’t have receipts.”
- “I don’t think it’s a big deal, but just in case...”

These phrases can be used against you — even if you’re being honest. Your job is to **report** the incident, not **analyze** or **defend** it.

Benji’s Claim Strategy Tip

“You’re not just filing a claim — you’re opening a case file. The less they know about your feelings or uncertainties, the stronger your position.”

Quick Checklist

Include	Avoid
✓ Date of loss	✗ Emotional language
✓ Type of incident	✗ Assumptions or blame
✓ Basic evidence exists	✗ Talking about coverage uncertainty
✓ Ask for next steps	✗ Saying you’re unsure what’s covered

Summary

The First Notice of Loss isn't where you explain everything — it's where you **open the door professionally**. Benji will guide you through the rest.