

Claim Procedure

Property -

Get the claim information from the insured (Client's name, Policy Number, Phone number & description of incident, type of incident)

Date & time of loss

Where did the claim happen, main floor, basement, kitchen, bathroom?

Cause of claim?

Type of loss (furniture, walls, floor, roof, clothes etc.)

Ask for any bodily injury or emergency medical assistance is required, advise them to call 911

Advise them to turn off water main in case of water claim

Ask the insured if they have called a plumber or restoration company to mitigate loss?

Ask insured if they need an emergency restoration team to mitigate loss? If there is no claim emergency except bodily injury assure the client, we will file a claim on their behalf & they will get a call from the insurance company claims adjuster. Get the best phone number and name of the person to follow up with the claim.

Check the policy to confirm coverages if the claim is covered? Let the insured know that they will have to pay the policy deductible.

Notify management, CC mailbox in any claims related communications. Start email chain with Subject : Claim: Client Name - Address

If the claim is small, & deductible is high, advice client to consider not opening a claim and instead have restoration company give them a quote, as it may impact their future premiums by removing claims free discount for 3 years.

Let the insured know that they will have to pay the policy deductible.

If they have Property that is Actual Cash Value , the client can choose to fix with their contractors and receive cash settlement. However, they will have to provide quotes to be approved by the adjuster.

Reporting :

If emergency restoration is requested by insured

Intact - report directly to them and they will send their own Emergency restoration

Aviva- report directly to them and they will send their own Emergency restoration

Others Companies Contact.

Family & Economical Ok to send Broker preferred restoration

Wawanesa Ok to Send broker preferred restoration

Gore Mutual Ok to Send broker preferred restoration

Optimum West Ok to send broker preferred restoration

Tell them to dispatch a restoration team due to claim emergency. Make sure Home owner has accepted to receive contractor. Tell them to tuse for emergency use Request them to add notes on the account.

Report the claim to the insurance company-Via Call/ on their website/ email.
claims@goldkeyinsurnace.ca

Let them know if Restoration was dispatched.

Obtain the claim number and note in EPIC account

Call back insured that we have reported the claim. Provide them the claim number

Now it's clear if the Insurance company or Gold Key is dispatching the restoration team at claim site, advise them accordingly

If Gold key is sending our team (Manny), call them to notify and send an email to Manny, Nav, Prema, Rajan, claims@goldkeyinsurance.ca

If insurance company is dispatching their team, let the client know accordingly

Fill in the claim tab and add activity in EPIC.

Follow Up when necessary

Keep the client informed of any developments or additional information needed

Once the insurance company makes a decision, inform the client promptly

Discuss the claim outcome with the client, including any payout amount or reason of

denial

Record the final decision in EPIC client account and change the claim status

Update the claim excel sheet with the status

After the claim is resolved, ask the client for feedback on the claims process

Review the feedback and identify any area of improvements in claim process

Glass Claim-

Special risk glass, Beck Glass,

Get the claim information from the insured-

Date & time of loss

Where did the claim happen, main floor, basement, kitchen?

How did it happen?

Size of the window

Ask for any bodily injury or emergency medical assistance is required, advise them to call 911

Check if we have an active glass policy?

If we have the active policy, let the insured know there is no deductible & we will call the insurance company, they will be getting a call from the claim adjuster to visit their place.

Get the best ph.#, email & name of the person to contact.

Report the claim to the insurance company Via Call.

Obtain the claim number and note in EPIC account

Fill in the claim tab and add activity in EPIC.

Please note need to collect the following information from clients:

Name of the insured

Contact email

Phone number

Date of loss

Details

Location

Reported By