

Property FAQs

When a storm damages the roof of your church or someone is injured in a fall on your property, we know your concerns go much deeper than filing an insurance claim. You have lots of questions, and we have the answers you need. If you don't see the information you're looking for here, be sure to talk with Adventist Risk Management. We will help you.

General Questions

Q: HOW DO I KNOW IF MY CLAIM WILL BE COVERED?

A: Policyholders are encouraged to check with their Adventist Risk Management Account Executive any time they have questions relating to their insurance policy. At the time you have a claim, however, questions relating to the claim should be directed to the Claims Department, because the first step in our claims handling process is to determine if coverage exists for the loss and if so, how much.

Q: HOW LONG WILL IT TAKE TO HANDLE MY CLAIM?

A: Adventist Risk Management handles claims pro-actively, while keeping in mind the importance of carefully documenting losses and resolving the claims properly for our customers. Every claim is unique, and the length of time it takes to resolve each one will depend primarily on the circumstances of the loss as well as how quickly information is provided to Adventist Risk Management and/or an assigned adjuster. The ability for Adventist Risk Management to reach someone from your church with authority to discuss the claim is essential.

The Claims Department issues an acknowledgement letter for each claim received. This letter includes the name and contact information of the claims examiner. You may contact the claims examiner to check the status of your claim. If you have not received an acknowledgement letter, it may have been sent to your Adventist institution depending on the type of coverage involved. Check with your conference or institution to determine if the claim was received by Adventist Risk Management, Inc.

If the letter is not with your institution, contact us at claims@adventistrisk.org.

Q: WHAT'S A DEDUCTIBLE?

A: If a loss is covered by insurance, a deductible is the portion of a loss that must be paid by the insured party before the insurance company starts paying the costs. For example, if you have a covered loss of \$4,000 and your policy carries a \$1,500 deductible, you'll pay the first \$1,500 and we'll pay the remaining \$2,500.

Q: I DON'T THINK MY LOSSES WILL EXCEED MY DEDUCTIBLE. SHOULD I STILL FILE A CLAIM?

A: Even if you aren't sure what to do, it's always a good idea to report any potential losses to your insurance provider. In some cases, events that start out as minor accidents can quickly turn into much more, when additional injuries or damages are reported at a later time. Your Adventist Risk Management Claims Examiner is available to talk things over any time you have questions.

Q: WHAT IF I DON'T HAVE ALL THE INFORMATION ABOUT MY LOSS RIGHT NOW? SHOULD I WAIT TO FILE A CLAIM?

A: No. Adventist Risk Management encourages policyholders to contact us immediately when a loss occurs. Even if very little information is known, we're here to help identify the information that's needed as we work on your claim. The sooner we learn about your loss, the quicker we can begin to help your ministry recover from it.

Property Claims

Q: WHAT SHOULD I DO IF MY PROPERTY SUSTAINS DAMAGE?

A: Notify the Claims Department as soon as possible. If it is not an emergency situation, prepare the claim form and email it to claims@adventistrisk.org to begin processing. Even if the loss occurs over a weekend, report the claim immediately by calling the 24/7 Hotline at 888-951-4276, option 2. If it is an after-hours emergency, we will get an adjuster to your site as quickly as possible and assist you with immediate information on how to handle your loss. Provide a detailed description of what happened, including information about the extent of damage.

Q: CAN I GO AHEAD AND MAKE SOME REPAIRS TO MY PROPERTY?

A: After you thoroughly document the damages (especially with pictures and descriptions), you can make any necessary repairs to protect your property from further damage. It is a requirement of your insurance policy that you do everything you can immediately to prevent further damage to your property. If the initial loss is covered by your policy, these repairs are generally covered as well, subject to your deductible.

Q: DO I NEED TO FILE A POLICE REPORT IF MY PROPERTY DAMAGE WAS THE RESULT OF A CRIME?

A: Yes, contact the police in cases where the law has been violated, such as theft, burglary, vandalism, auto accidents, or suspected arson and obtain a copy of the police report to send in with your claim.

Q: WHAT IF I NEED TO REPORT AN EMERGENCY CLAIM?

A: If your claim requires immediate attention, you may contact an Adventist Risk Management Claims Examiner directly by calling 1-301-680-6870. Claims representatives are available at Adventist Risk Management 7 a.m. to 6 p.m., Eastern Time, Monday through Thursday. If your claim requires immediate attention and our office is closed, call the 24/7 Hotline at 1-888-951-4276, option 2 to speak with a live person who will take your information and get it directly to a Claims Examiner. The more information you are able to provide, the more quickly the assistance you need can be identified and provided to you.

Q: WHAT WILL HAPPEN AFTER I SUBMIT MY CLAIM?

A: Our claims department will acknowledge your claim as quickly as possible, usually within a day or two of notification. You can ensure immediate response if an email address is provided when you submit your loss. Our experienced staff will gather any other information needed and assist you in resolving your claim as quickly as possible.

When the Claims Department issues an acknowledgement letter for each claim received, it includes the name and contact information of the claims examiner. You may contact the claims examiner to check the status of your claim. If you have not received an acknowledgement letter, it may have been sent to your Adventist institution depending on the type of coverage involved. Check with your conference or institution to determine if the claim was received by Adventist Risk Management, Inc.

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Q: HOW MANY ESTIMATES SHOULD I GET?

A: For most losses, the adjuster assigned by your Claims Examiner will put together an estimate for repairs and work closely with contractors/vendors to ensure a fair resolution for your claim. If you have a preferred contractor, it can be very helpful to have a second estimate for comparison purposes. If no adjuster is needed for your loss, two repair estimates by qualified contractors will be required when your property is damaged.

Q: HOW CAN I HELP SETTLE MY CLAIM QUICKLY?

A: If your building, contents or personal property are affected, you'll need to submit a complete list of damaged items. Your examiner will also need to verify the value of the damaged items, so the more information (original invoices, specific brand and model information) you provide, the faster we can process your claim.

Q: WHAT DO YOU NEED TO SHOW PROOF OF OWNERSHIP FOR STOLEN PROPERTY?

A: This is where a documented property inventory becomes invaluable. Of course, purchase receipts are ideal, but if those are not available, other items that prove ownership can include owner's manuals, product packaging, appraisals, titles of ownership, and photographs or videos that show the items in your facility or being used by you. Your Claims Examiner will work with you to help you gather the needed information to prove your loss.

Q: HOW WILL THE EXAMINER ASSESS THE PROPERTY DAMAGE?

A: For more serious losses, you'll need an on-site inspection by an independent adjuster to help establish the full extent of your damages and give you firsthand guidance to settle your claim. Your Claim Examiner will assist with this.

Q: HOW CAN I BE SURE THE EXAMINER WILL PROVIDE A FAIR ESTIMATE?

A: Contrary to popular perception Claim Examiners don't look for ways to minimize your

damages. Their job is to establish the true extent of damages resulting from the claim and find as much coverage as possible in the insurance policy. Your full cooperation will enable Claim Examiners to do their job quickly and fairly.