



# DO YOU NEED TO FILE A CLAIM?

## HERE IS WHAT YOU NEED TO KNOW

### FILE A CLAIM *(Select one of the following options.)*



Claims service is available 24/7 by calling **888.544.4885**



Visit the online **Customer Portal** at **[www.lighthouse.insurance](http://www.lighthouse.insurance)**

### WHAT HAPPENS NEXT?

#### 1. Claim is assigned.

Once a claim has been filed, it is assigned to an inside examiner and a field adjuster *(if necessary)*. The inside examiner will explain the claims process. The field adjuster will schedule a property inspection.

#### 2. The damage is inspected.

If necessary, the field adjuster will inspect your property and take copies of any receipts, photos, and lists of damaged items. A final report will be prepared with damage estimates.

#### 3. Report is submitted for review.

The claims examiner will review the final report, estimate and photos. The value of your claim will be assessed based upon your policy's terms and conditions, before a payment is made.

#### 4. Claim settlement is explained.

The claims examiner will contact you to explain the applicable policy terms and conditions upon which we are basing our decision. We will explain the payments being issued and inform you if any part of the damage is not covered. You will also receive a settlement letter outlining the payment(s) being issued. You will be notified if any damage is not covered.