



REPORTING A PROPERTY CLAIM

In the unfortunate event of a loss, timely and accurate reporting is crucial to ensuring a smooth claims process and maximizing your chances of a favorable outcome. Please review this information as it provides essential tips and guidelines to help you navigate the claims process effectively and avoid common pitfalls.

What to do:



Be Safe:

Contact law enforcement for any emergency or crime-related event



Gather Information:

Collect & provide detailed and accurate information about the loss, including the date, time, location, and nature of the incident. Also include contact information for the person who found the loss and any key witnesses.



Communicate

Keep your insurance broker and all other parties informed of any developments or changes, and promptly respond to any requests for additional information or documentation.



Protect

Make any necessary temporary repairs to protect property from further loss or damage. Keep damaged items available for inspection.



Document

Take photos or videos of the damage, if possible, to document the extent of the loss and assist in the claims assessment process.



Keep Records

Record any repairs or expenses incurred because of the loss, as this information will be valuable during the claim's investigation.




Report:

Promptly report any incidents or losses to CIBA's Claims team as soon as possible

To Report a Claim, contact CAG ASAP:
Business Hours: 9:00 AM - 5:00 PM PST
Phone: 818-638-8534
Fax: 818-638-8530
Email: claims@claimsadjustgrp.com

AFTER HOURS / HOLIDAYS: 818-645-1079



CAG Claims Hotline:
 **818-638-8534**

AFTER HOURS: 818-645-1079

What NOT to do:

1. Post on social media about the incident or about other members who may be involved
2. Do not get rid of damaged items before they're inspected
3. Do not disturb or alter the site of a fire before an investigation is complete.

Importance of Timely Reporting:

Late loss reporting can significantly increase the cost of claims by delaying opportunities for prompt investigation, subrogation recovery from a responsible third party and timely payments.

By reporting claims early, our claims team can better ensure that claims are resolved timely and cost effectively. Higher claim costs can also potentially increase premiums for insureds.

