

What if my claim is denied?

If your claim is denied, review the terms of your policy for what is or is not covered. You may also file an appeal to your insurance company's claim manager. If questions remain, you should contact the Insurance Department's Bureau of Consumer Services.



Need Help?

Whether you have a general question or want to file a complaint, you can get help from Consumer Services online at: www.insurance.pa.gov or you can contact us at 1-877-881-6388



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**AFTER
THE
STORM:
For Business**

AFTER THE STORM

The days following a natural disaster can be overwhelming and stressful for you, your business and your customers. It can also be confusing when it comes time to report a claim for property damage. Here are some tips:

1. Contact your insurance company as soon as possible. Follow the instructions given by your insurer and keep a record of the people you spoke with. Records should include date, name and title.
2. Save all your receipts.
3. Be sure to give your insurance company all the information it needs or your claim may be delayed.
4. Take photographs/video before clean up or repairs. 
5. Keep track of...
 - Damage to the business property you own or lease
 - Property that is owned by others (like your customers) but is in your care, custody and control
 - Lost business income
 - Extra expenses caused by the claim

Always ask questions if you don't understand.



After you've documented the damage:

Make the repairs necessary to prevent further damage. **DO NOT** make any permanent repairs before the insurance company is able to inspect the damage and your insurance carrier approves the repairs.



Don't rush to settlement

If possible, determine what it will cost to repair your property before you meet with an insurance company representative who will assess the damage to your property. If you and your insurance company disagree on the offer made to repair your property, be prepared to negotiate if necessary.

