Understanding the catastrophe claim process

Castle Key℠
INSURANCE COMPANIES

You should never have to face a catastrophe alone.

When severe weather or a catastrophic event occurs, Castle Key understands your need to get your life back together as quickly as possible. That's why the National Catastrophe Team is dedicated to helping you promptly resolve your claim.

Expect the best from us in claim service.

We will respond to your claim in a prompt and friendly manner. We will work hard to keep you informed about what's going on and what you can expect. We will provide you with answers about your claim, as well as your estimate. We do this because we're dedicated to helping you.

Our goal

It's human nature to want to put your home back in order as quickly as possible after a catastrophic event. That's why the National Catastrophe Team was created to help you with the claim process. We recommend that you talk to a catastrophe claim team member as soon as possible.

National Catastrophe Team
1-800-54-STORM (1-800-547-8676)

P.O. Box 672041, Dallas, TX 75267-2041
Fax: 1-877-292-9527
allstate.com/claimcenter

What do I do if my home is uninhabitable?

If your policy provides for Additional Living Expenses, you may be reimbursed for the increase in cost that is necessary and reasonable to maintain your normal standard of living when your home is uninhabitable due to a covered loss. The period of time for which you'll be reimbursed is limited as specified by your policy.

Payments made under the Additional Living Expense provision are in addition to the applicable coverage policy limits. Ask an agent or catastrophe claim team member if your policy has this provision. Please keep receipts for any additional living expenses for reimbursement consideration.

Should I wait until someone inspects the damage before making repairs?

If temporary repairs are needed to prevent further loss to your property, you do not have to wait for your adjuster to inspect your home or settle your loss. Temporary repairs must be made to prevent further loss to your property. Most property policies have a reimbursement provision for reasonable and necessary temporary repair costs (up to a specified limit) that you incur while trying to protect your covered property from additional damage resulting from a covered loss. Please be sure to save receipts for consideration of reimbursement.

You also do not have to wait for your adjuster to inspect your home or settle your loss in order for you to select a repair firm, but you should wait to begin final repairs until an inspection is made and the covered damages are properly assessed.

What if I have damage to my personal property?

If your claim involves personal property and your policy provides coverage for personal property damages that result from a covered loss, make a list of all damaged items to give to your claim adjuster. Be sure to include the manufacturers' names, model numbers, purchase dates and purchase prices. Indicate whether the items are repairable. To help you organize this information, you can request a home inventory form from an agent or go online to allstate.com and choose Property and Tool: Home Inventory.

What should you do?

The Catastrophe Claim Process

There are many variables that determine how quickly a catastrophe claim can be resolved. But each claim will typically follow these basic steps:

- [ ] **Step 1: Make a claim**
  You report a loss and we assign a claim number to track your claim.

- [ ] **Step 2: Talk with a catastrophe claim team member**
  A catastrophe claim team member contacts you to answer your questions and determine the best way to handle your loss.

- [ ] **Step 3: Evaluate the damages for an estimate**
  Your adjuster evaluates the damages and estimates needed repairs and/or replacement and prepares an estimate of covered damages.

- [ ] **Step 4: Review your estimate**
  Your adjuster discusses with you the damage estimate and settlement based on your policy provisions, terms and coverage.

- [ ] **Step 5: Wrap up your claim**
  Your adjuster wraps up your claim by sending you appropriate documents and/or applicable payments, and by answering any questions you may have.

After you reported your claim, you received a claim number. This number is how you can access information about your claim. Please write this number on all documents you submit including receipts and descriptions of damaged items, to help keep important information together with your claim records.

When will someone inspect my damage?

Once a catastrophe claim team member contacts you, they will determine if an inspection of your damage is needed or if your loss can be settled by phone. If a damage inspection is needed, a catastrophe claim team member will schedule a convenient appointment time.

Since catastrophes typically involve many severe claims, appointments are scheduled based on severity.

How long will it take to complete my claim?

The length of time it takes to complete the claim process depends on several factors. Although we bring in additional staff to handle the increased claim volume following a severe weather event or catastrophe, there may be hundreds or even thousands of customers affected. This, along with the complexity of your damages, availability of vendors and safe access to damaged property, will contribute to the length of time it takes to settle your claim.

The claim process

How can I check the status of my claim?

There are two basic ways to see what is going on with your claim once you've reported it.

On the phone

You may check the status of your claim by calling 1-800-54-STORM (1-800-547-8676) during regular business hours to speak with a catastrophe claim team member.

Online

You can also review your claim status online once you've registered and logged in via Customer Log in at allstate.com. There you can securely check your claim status, view qualifying claim payments, upload claim documents and exchange communications with your adjuster.

"I like that I know what to expect up front."

After your damages are evaluated, an adjuster will create an estimate. Your estimate includes what needs to be repaired and/or replaced, as well as what is covered under your policy. Your adjuster can answer any questions you may have about your estimate.

Why is there depreciation shown on the estimate?

Depreciation is typically shown on all estimates for items that are not brand new. Depreciation is a decrease of the item's value due to age, wear or market conditions.

Your estimate may include depreciation for items and materials that are being replaced. However, once the replacement of your covered loss has been completed, you may be able to recover the depreciation amount that was withheld depending on your policy terms, conditions and exclusions.

What if I don't agree with my Castle Key estimate?

Sometimes, despite our best efforts, differences can occur. If you disagree with our damage estimate, please call your claim adjuster. In many instances we can resolve the differences over the phone when warranted for covered damages. Our commitment is always to settle claims fairly.

Your estimate

"I just want to get my life back to normal as soon as possible."

What's a deductible?

The deductible is the portion of a covered loss that you are responsible for under your policy. For example, if your covered claim is $4,500 and your deductible is $500, Castle Key pays $4,000.

When do I need to pay my deductible and to whom?

The settlement check you receive from Castle Key will be based on the amount of your covered loss from the estimate minus your deductible and any applicable depreciation. In most cases, you would pay the amount of your deductible directly to your contractor once repairs are completed.

When can I expect to receive a settlement check from Castle Key?

In some cases, the adjuster will provide you with the estimate and check at the time of inspection. In most instances, however, the adjuster will inspect the damage and prepare the estimate and, depending on the extent of damages, submit the repair estimate for approval. Once the estimate is approved, your check and the estimate will be mailed to you separately.

Why does the check I receive from Castle Key include the name of my mortgage holder?

If you have a mortgage on your property, the mortgagee usually requires that they be named on your policy and included on claim payment checks for damage to your home. You will need to contact your mortgagee to find out how to obtain their endorsement on the check.

Your settlement

How to select a contractor.

Selecting a qualified service to handle repairs is important. Here are a few tips to help you select a contractor.

- [ ] **Ask around**
  Talk to friends and family members who have had recent repair work done.

- [ ] **Interview contractors**
  Ask contractors for references and check them.

- [ ] **See that they're insured**
  Ask if the contractor carries liability and workers' compensation insurance.

- [ ] **Check work history**
  Get information about your contractor's work history from your local Better Business Bureau.

- [ ] **Get it in writing**
  Require a written contract, including payment terms, and do not sign until you fully understand the terms.

Can my claim adjuster recommend a contractor?

Castle Key does not recommend contractors following a catastrophe because contractors are often overwhelmed by the number of properties needing repairs. We recommend you talk to your family and friends to request reliable, local contractors.

What if my contractor's estimate is different than the Castle Key estimate?

If there is a difference between Castle Key's and your contractor's estimates, you or your contractor should immediately contact your catastrophe claim adjuster. They will do what they can to resolve the differences and make any necessary adjustments when they are warranted, and only for covered items.

What if additional damage is found during the repair process?

If additional damage is found during the repair process, call your catastrophe claim adjuster or 1-800-54-STORM (1-800-547-8676) immediately to report this. Your claim adjuster will determine if the damage needs to be re-inspected or if it can be resolved by phone with your contractor.

Contractors and repairs

Now that I've had this claim, will my premium increase?

There are many factors that go into answering this question, including your policy coverage, prior claim history, your loss type and how long you have been with Castle Key. The best source for the answer is a local Castle Key agent, who would be happy to discuss your individual circumstances. If you're unsure of your Castle Key agent's phone number, visit allstate.com or simply call 1-800-255-7828.

Thank you for doing business with Castle Key.

We're here for you — before, during and after your claim.

Notes

Your policy number:

Your claim number:

We stand behind you in your time of need.

You chose Castle Key insurance for your peace of mind. By doing so, you've taken an important step in helping to protect your property. We want you to know that we are here for you, not just during the claim process, but before and after the claim experience as well.

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Property insurance issued by Castle Key Indemnity Company, St. Petersburg, FL. Castle Key Indemnity Company is reinsured by Castle Key Insurance Company. The assets and obligations of the Castle Key companies are separate and distinct from those of any other company in the Allstate group.

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