



Catastrophe Claims

Customers often have questions regarding what to do next at various stages of the claim process

We hope the following answers to Frequently Asked Questions (FAQ's) will be of assistance and help you through the claim process. If you have any questions or concerns, please feel free to contact us.

I have reported a claim, now what?

- Now that your claim has been reported, it will be assigned to a team of dedicated adjusters assigned to our storm team. Our storm team is staffed by adjusters who are employed by Mutual of Enumclaw or an independent adjusting firm working on our behalf.
- Depending on the circumstances of your claim, a field adjuster may be assigned to inspect your property, document the damage and write a repair estimate. The field adjuster's estimate is returned to us for review.

How long will it take for a Claims Adjuster to reach out?

- If the help of a field adjuster is necessary, we ask they reach out to you within one business day.

What is discussed during the initial conversation with my Claims Adjuster?

- During your initial conversation with our claims staff, we discuss the coverage your policy provides for the damage to your property and the process for resolving your claim.
- **Although we may have discussed specific policy language during our conversation, please refer to your insurance policy in its entirety for actual policy language, as all terms, conditions and exclusions apply to your claim.**

What should I be doing in the meantime?

- You should take all reasonable and necessary steps to protect your home and property from further damage. Your homeowners policy requires you to protect the property from further damage, to make reasonable and necessary repairs to the property, and to keep an accurate record of repair for our review.

What if I already have an estimate?

- If you already have an estimate for the repairs to your home, we ask that you email that estimate to us at catteam@mutualofenumclaw.com. If you do not have access to email, please call us so that we can arrange to get a copy of the estimate. Please remember to include your claim number on any correspondence that is sent to us. Although you have an estimate, we may still need to inspect your property and may have a field adjuster contact you to schedule that inspection.

What happens after you receive the estimate?

- After we receive your estimate, we will review it and contact your selected contractor to discuss any questions, the repair process, and to make sure there is an agreement on the type and duration of the repairs to your home.
- Once you have a signed agreement with a contractor you must coordinate directly with them to schedule and facilitate repairs. We are here to assist with questions that may arise during the repair process; however, we cannot manage the repair process on your behalf.
- If you elect to complete your own repairs, please inform us so we can work together on the cost of repair and payment of damages.

Please note that under your Mutual of Enumclaw policy, Your Duties after a Loss, requires you to protect the property from further damage, from any peril, make reasonable and necessary repairs to protect the property, and keep an accurate record of repair expenses. No waiver of any policy language rights or defenses is intended or should be inferred.



How do I find a contractor? Can you assist me?

- Mutual of Enumclaw has access to a contractor referral program. This program is independent from Mutual of Enumclaw and the contractors are not employees of our company. Please let us know if you would like to be referred to this contractor network. Remember, the choice of a contractor is always yours to make. For any contractor you choose, remember to do your research. Check to make sure that your chosen contractor is licensed, bonded, and insured in the state they do business in. Consider checking online reviews from prior customers on their workmanship and customer service ratings.

*****The contractor referral program may not be available in all areas*****

If I deposit a check from you and the estimate I receive is for a different amount, what do I do?

- Have your contractor contact us so we can discuss the differences and attempt to reach an agreed cost for your repairs. If it is determined that additional costs are warranted, we will issue a supplemental payment to you and your mortgagee (if applicable).

What happens if I decide to remodel or upgrade materials in my home?

- Any costs associated with upgrades or elective changes to your home is your responsibility.
- Your policy pays for repairs to the damaged property with the same quality and kind of material present in your home at the time of the loss. For example, if you had carpeted flooring and decided to upgrade to hardwood flooring you would be responsible for the difference between the final costs of carpeting versus the wood flooring.

How do claim payments work?

- If it is determined that your claim is covered under your policy, the initial payment for covered damages will be for the Actual Cash Value (ACV) of the damaged property, less any deductible.
 - ACV is the cost of the repairs/replacement of the property less any applicable amount of depreciation.
 - Depreciation is the reduction in value because of an item's age and/or condition.
- If your policy includes coverage for Replacement Cost (RC) of the damaged property, we may make an additional payment to you once the repairs are completed.
 - Under Replacement Cost coverage your policy pays for the cost of repair or replacement of the damaged covered property at the time of the loss for similar kind and quality. Any upgrades will be your responsibility.
 - If your policy includes RC coverage, we may ask you for additional supporting documentation, including photos documenting the completion of work and receipts for the completed repairs.



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Do I pay my deductible to you or the contractor?

- Your policy has a deductible selected by you. The amount varies, so we will discuss the applicable deductible with you.
- In most cases, payment of your deductible is made directly to the contractor who repairs your property.

Why is my mortgagee listed on the claim payment?

- If you have a mortgage loan on your home, both the mortgagee and you have a legal interest in your property and both have a financial risk if the property is not repaired. Your policy requires that we include both your name and the mortgagee's name on any payment to protect the financial interest of both parties.
- If your mortgagee is named on the payment, they will need to endorse it before you can deposit the payment into your own account. You should contact your mortgagee for information on their requirements for endorsing the check and releasing funds to you so repairs can begin promptly.
- If your mortgagee has changed and the name we have in our records is not accurate, or you no longer have a mortgage on the property, you will need to notify us.
- Should you need assistance working with your mortgagee, please let us know.

I cannot live in my home due to the damage, now what?

- If part of or your entire home is uninhabitable during the repair period due to a covered loss, you should contact us so we can discuss your situation and any applicable coverage on your policy. We can also assist you in locating temporary housing if needed.
 - If you make repairs or upgrades that are outside the scope of the repairs for your claim, your policy will not pay for any additional living expenses that result from delays due to those upgrades.

What if I have additional questions?

- If you have any additional questions please feel free to reach out to anyone on our Catastrophe (CAT) Team at catteam@mutualofenumclaw.com or call us at 800-366-5551.

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The home office of Mutual of Enumclaw Insurance Company is located at:
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www.mutualofenumclaw.com

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