



Homeowners 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.

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

- During the initial conversation with your adjuster we discuss the coverage your policy provides for the damage to your property and the process for resolving your claim. Depending on the circumstances of your claim, an adjuster may inspect the damage. If an adjuster inspects the damage to your property, they will complete an estimate and review it with you.
- **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.**

I have an estimate, now what?

- As the homeowner, you will want to select a licensed, bonded, and insured contractor and provide them with a copy of our estimate or we can send it to them directly.
- Review the repair process with your selected contractor. Make sure there is agreement on the type and duration of the repairs to your home. Once you have signed a work authorization with a contractor you must collaborate directly with them to schedule and facilitate repairs. We are here to assist with questions that may arise, but we are unable to manage the repair process on your behalf.
- If your contractor has questions about our estimate including the scope of repairs or calculated costs, please ask your contractor to contact us so we can discuss the differences and attempt to reach an agreed cost for your repairs. **Any costs associated with upgrades or elective changes to your home are your responsibility.**
- **If an adjuster is not inspecting the damage to your home and you already have an estimate for the repairs to your home, we ask that you email that estimate to your adjuster.**
- 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.



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.
- 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.



What happens after you receive the estimate (Cont.)?

- If you or the contractor discover additional damage, please notify us immediately. We cannot honor supplements without prior authorization. The nature and extent of the new damage may require another inspection of your home.
- If it is determined that the additional discovered damages are related to your already covered loss, we will work with you or your contractor to reach an agreement on the cost of these repairs.

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.

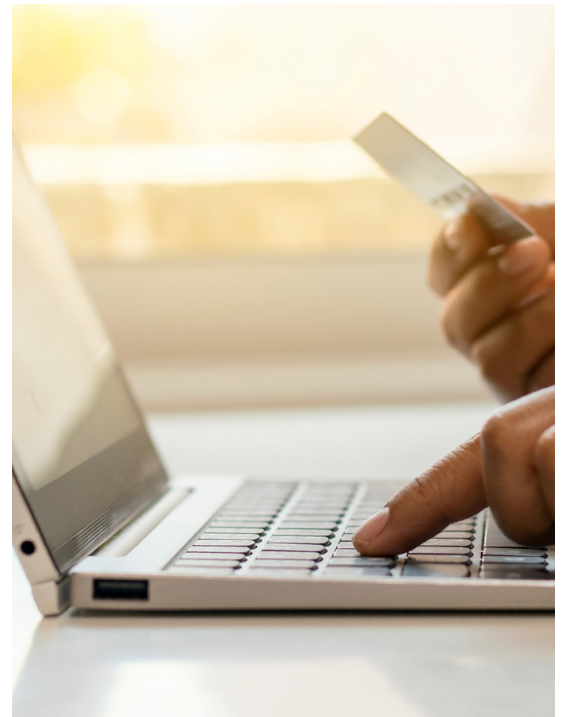
*****The contractor referral program may not be available in all areas*****

Whom do I pay my deductible to?

- 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.

How do claim payments work?

- If your claim is covered, the first check will reflect the Actual Cash Value (ACV) of the damaged property.
 - 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 you have a policy with a Replacement Cost (RC) provision, there may be an additional payment issued to you at the completion of repairs.
 - Your policy pays for the repairs, or replacement, of damaged property at today's prices for similar kind and quality. Any upgrades will be your responsibility.
 - To claim Replacement Cost, you should be prepared to present supporting documentation including pictures documenting completion of the work and receipts of your completed repairs.



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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.



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The home office of Mutual of Enumclaw Insurance Company is located at:
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