

Property Loss Instructions

What Do We Do First?

- Limit the damage as much as possible. For water damage you might contact [SERVPRO](#) to minimize mold issues.
- Take pictures of damage if safe to do so.
- Newspaper clippings are very helpful if involves Storm or Fire incidents
- You will need a copy of the Fire Marshall's Report of Fire if involves a fire incident.
- You will need a police report if this involves a burglary or theft incident.
- **If you need emergency assistance, please contact Adventist Risk Management (ARM) at their 24-hour claims number: 1-888-951-4arm press 2**
 - Please contact Carolina Conference Insurance Team the next business day
- Complete and send the Incident Report (pages 3-4) to insurance@carolinasda.org

Filing a Claim

- To request the Properties Statement of Loss (claim form), please send the completed incident report to insurance@carolinasda.org or call us (see below for contact information).

Link for property claim form at Carolina Conference web site:

<https://www.carolinasda.org/insurance>

Make Sure You include in the Claim Form

- Date of loss (or date you first discovered the loss)
- Burglary and Theft – Police report is required
- Items damaged (don't worry about cost figures for now – just write in “unknown”)
- Local claim contact person - name and contact information

After a Claim is Filed

- Carolina Conference Insurance team files the claim with Adventist Risk Management (ARM)
- Once a claim is filed ARM manages the claim
 - **Note: Once a claim is filed with ARM, they will manage the claim and make direct contact with the claim contact person. The Carolina Conference Insurance Team is not always aware of the status of the claim, but please contact Rocio if you have any questions or need assistance with the claim.**

- ARM will send to us, and we will forward to the church/school, a letter which acknowledges that claim has been filed. The letter contains the **claim number** and contact information for the claim manager. Please use the claim number when you contact ARM
- ARM will appoint a Claims Insurance Adjuster, who will contact the church or school
- Claims Adjuster will normally visit the site to see and evaluate the damage
- Claims Adjuster will file a report with ARM
- ARM will let the contact listed on the claim form know if the claim is approved or denied and the ARM will make payment to Carolina Conference.
- Carolina Conference will send a check to the church or school
 - Carolina Conference will send the same amount ARM sends to us.

Deductibles

- \$5,000 deductible is current for 2020 calendar year for *most property claims*. Carolina Conference assists with half of the deductible applied to property insurance claims once finalized to help our organizations.
- *Deductibles are higher for damage caused by earthquake, flood, or volcanic eruption and named storms.*

Contact Information

Carolina Conference Insurance Team

Email: insurance@carolinasda.org

Fax: 704-919-5677

Telephone: 704-596-3200 ask for Insurance Department or Rocio

<https://www.carolinasda.org/insurance>

Adventist Risk Management

Email: claims@adventistrisk.org

Fax: 301-680-6878

Telephone: 888-951-4276

Claims@adventistrisk.org

(You can use this address to file a claim, but **PLEASE** send a copy to insurance@carolinasda.org).

The Carolina Conference Insurance Team mission is to join efforts with our local church leaders to make our Churches, Schools and Ministries a SAFE place to worship and learn.

vs.7/29/2020