Understanding the Claims Process

ICAT Boulder Claims helps make the claims process easy and painless during this difficult time.



Who's Who in Handling Your Claim



Claims Examiner

Your key point of contact who can:

- > Answer any questions related to the claim
- > Guide you through the claims process
- > Determine and explain coverage



Field Adjuster

This is the contact who:

- > Meets with you in person
- > Inspects the damaged property
- > Creates an estimate of repairs for the damage to property





Experts

If required, this is the contact who:

> Will determine the cause or amount of loss

EXPERTS INCLUDE: Engineers, Building Consultants, Accountants, or other outside specialists

NOTE: Always consult with your Claims Examiner — Experts **cannot** answer specific questions about your claim.



Who to Call

- > Call your Claims Examiner OR
- > Call Boulder Claims at 866-789-4228

Basic Outline of the **Claims Process**

The claims process can be different for everyone. We're here to help navigate the process together.



You or your agent submits a loss



You will **receive an acknowledgment letter**with contact information



Your **Claims Examiner will call** for an introduction then request claim information



The **Field Adjuster** will contact you to **schedule an inspection**



The Field Adjuster performs the inspection



The Field Adjuster reports back to ICAT Boulder Claims



Your **Claims Examiner determines coverage** based on your policy



Your **Claims Examiner** contacts you to **review your claim**



Your **Claims Examiner** may have **additional inquiries**



866-789-4228 icat.com/claims/report-a-claim