

## **What do I do if a property loss is sustained at my chapter?**

1. Notify the fire & emergency services and obtain medical attention for any injured parties. Notify the local police if any laws have been broken.
2. Obtain temporary housing for any displaced residents of the fraternity. Your insurance contract should provide coverage for this cost if you purchased loss of rents & extra expense protection. Keep records and receipts of expenses for your claim.
3. Do what is reasonable and necessary to protect covered property from further damage: (i.e. hire contractors to board up windows, clean up standing water, put tarp over hole in roof, and overall mitigate your losses). One provider of professional services in loss control is ServiceMaster Clean, they can be contacted at 1-800-RESPOND or [www.servicemasterclean.com](http://www.servicemasterclean.com)

Protecting the facility from further damage is a requirement of most property insurance policies and reasonable expenses incurred are covered by the policy. Keep accurate records of expenses.

4. Notify your insurance agent of the loss as soon as possible. When reporting a loss, the following information is needed:
  - Insurance Policy number
  - Date and time of loss
  - Type and location of loss
  - Estimated extent of damage
  - Name and number of local contact
5. If feasible, separate damaged from undamaged property and make inventory of the damaged items. Additionally, take photos of the damaged property once the facility and general area is secured and close proximity is feasible. If you have receipts for the original purchases of the damaged items, include them with the inventory list.
6. Cooperate with the insurance adjuster in the investigation and settlement of the claim.

For further information or questions regarding property loss and claim information, contact HRH/Kirklin & Co., LLC at 1-800-736-4327 and ask to speak with the following team member:

Rich Jungman, Manager of Claims & Client Services  
Extension 215  
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