

# **Exceptional Claims Advocacy**

### Our Private Client Claims Advocacy

From reporting to resolution, we are here to help when you need us the most. Our dedicated Private Client Claims Advocates work as your advocate to help you proactively manage and navigate each stage of the claims process. Together, we ensure your best interests are prioritized and protected.



#### Reaching Us When You Have a Claim.

In the event of a claim or loss, you can reach our private client claims advisors at <u>PrivateClientClaims@risk-strategies.com</u>, and someone from our team will be in touch within 12 hours. You can also report your claim to your insurance carrier directly, using the information found on your policy.

- Dedicated Private Client Claims Advocates with Niche Expertise. If you have a claim, we will assign you a dedicated Private Client Claims Advocate. Our claims advisors are experts in all types of claims and in our niche specialties, including fine art, collections, exotic & collector cars, yachts, aircraft, equine interests, and other passions.
- Trusted Remediation & Recovery Partners.
  When you need remediation, we offer expedited access to our national and local networks of remediation and recovery

companies. Our partners provide timely assistance with water damage mitigation, remediation, clean-up, restoration, and more.

- Clear & Transparent Communication.
  Throughout the claim process, your dedicated claims advocate will keep you informed and up to date with weekly updates, and more frequent communication at critical points in the process.
- Advocacy On Your Behalf.

If there are coverage issues or a denial, your claims advocate will protect your best interests and secure the fairest settlement you are entitled to under your policies.

Proactive Claims Management Approach.

Our advocates proactively manage your claim to ensure your claims experience is smooth and efficient. If your claim resolution gets delayed, your dedicated Risk Strategies Claim Advocate will immediately escalate the claim.

• Focused Approach for Catastrophic Events & Severe Weather. When a storm is approaching, we offer proactive preparation resources and guidance. In times of natural disasters and severe weather, our Private Client Claims Advocates stand ready to provide you with immediate and local support.



## Private Client Claims Reporting Guidelines and Best Practice Steps

To help ensure your claim experience goes as smoothly as possible, in addition to working with our Private Client Claims Advocates, it is important to follow these claims best practices.



#### Notify the authorities.

Report your situation to the relevant authorities in the event of theft, vandalism, collision, or bodily injury.



#### Photograph and document.

Take pictures of the damage and relevant surroundings. Make notes of what happened and document the details. Inspect personal property for damaged or missing items.



#### Protect and make temporary repairs.

Take all necessary steps to protect your property from further loss and make only necessary temporary repairs. Secure your most valuable items, if possible, but be careful not to put yourself or anyone at safety risk.



#### Inspect before making permanent repairs.

Do not begin permanent repair work until the insurance carrier inspects or surveys the damage. Do not throw away any damaged items or materials until the insurance company has inspected and given approval to discard.



#### Refrain from admitting liability or fault.

Do not engage in actions that could result in further damage. Let your insurance carrier adjuster handle the claim on your behalf and make any coverage determinations.

If you need additional claims assistance, contact your Risk Strategies Account Executive, or: Reach the Risk Strategies Claims Team at <u>PrivateClientClaims@risk-strategies.com</u> Visit our website at www.risk-strategies.com/privateclient

Risk Strategies | Risk management. Insurance and reinsurance placement. 30 specialty practices. Access to all major insurance markets. 9th largest privately held U.S. brokerage.

riskstrategies.com/privateclient

