

## We help make the claims process easier.

Your peace of mind is important to Encompass. That's why we are dedicated to providing you with fast and convenient claims service. In fact, Encompass has been recognized for ranking above the industry average in overall property claims satisfaction by a prominent independent consumer rating service.

If you have questions about your claim, or if you don't feel completely satisfied with our service, please contact your Encompass Claim Representative.

## Preparing your estimate.

By now, your Encompass Claim Representative has prepared an estimate for the visible damages to your property. This estimate was created using a system developed by a leading provider of estimating technology and is based on local market pricing.

If you also have personal property that is damaged, our contents-estimating system contains information from stores and businesses in your area and on the internet. In some cases, we may even be able to assist you in finding replacement items. If appropriate, your claim representative will discuss this option with you.

### You deserve the best in customer service.

When you experience a loss, the last thing you want to deal with is an unresponsive insurance company. So if for any reason you do not feel completely satisfied with the service you receive, please let us know.

For additional information about the claim process, please visit [EncompassInsurance.com](http://EncompassInsurance.com) or contact your Encompass Claim Representative.

<b>My claim representative's name:</b>
<b>Phone number:</b>
<b>Email:</b>
<b>Claim number:</b>

Thank you for choosing Encompass.



Encompass Insurance Company of America, Encompass Property and Casualty Company, Encompass Independent Insurance Company, Encompass Home and Auto Insurance Company, Encompass Insurance Company of Massachusetts, Encompass Indemnity Company, Encompass Insurance Company: Northbrook, IL. Availability from a particular company varies by state.

PI-246-3 [EncompassInsurance.com](http://EncompassInsurance.com)

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## Your guide to claim service.



## Your home. Your choice.

You choose which company will repair your home. You also choose whether or not to replace stolen or damaged items. Your adjuster will explain what protection your policy provides to help you make appropriate decisions. Encompass understands that choosing a qualified service to handle repairs can be difficult and time-consuming.

If you like, Encompass can refer an approved vendor who offers a workmanship guarantee. (This option may not be available in all areas or for all losses.) If you choose to use one of these vendors, the workmanship of the repairs will be guaranteed for up to three years from the date the repairs are completed. The guarantee is subject to specific terms and conditions.

Your Encompass Claim Representative can tell you if your loss qualifies. If not, you may want to research any repair person you consider. Whatever you choose to do, be sure to carefully review the repair estimate before authorizing any work to begin.

## Frequently asked questions.

### **What's a deductible?**

A deductible is the portion of a covered loss you pay before the insurance company becomes responsible for payment under the policy. For example, if the covered claim is \$4,500 and your deductible is \$500, you pay \$500, and Encompass pays the remaining \$4,000.

### **My repair person has found additional damage from the loss that wasn't on the initial estimate. What do I do?**

It's possible that further damages could be exposed once the repair process begins. If this happens, simply call your Encompass Claim Representative who will arrange to investigate the newly found damages. Encompass will issue an additional payment for covered damages related to the loss, up to the applicable policy limit. Sometimes there's no need for the claim representative to physically inspect the damage, and payment is issued right away.

### **What if I don't agree with my Encompass Claim Representative's estimate?**

Sometimes, despite our best efforts, differences of opinion do occur. When you disagree with our evaluation of damages, please contact your claim representative. Our commitment is always to settle claims as fairly as possible.



### **Why does the check I received from Encompass include the name of my mortgage holder?**

If you have a mortgage on your property, the mortgagee is usually named on your policy. In these cases, we are required to include the mortgagee's name on your check. You will need to contact your mortgagee to find out how to obtain their endorsement on the check.

### **Now that I've had a claim, will my premium increase?**

There are many factors that go into answering this question, including:

- **Policy coverage**
- **Prior claim history**
- **Loss type**
- **Tenure with Encompass**

The best source for the answer is your independent insurance agent, who would be happy to discuss your individual circumstances.

### **I have replacement cost coverage on the contents of my home. Why is there depreciation shown on the estimate?**

If your policy includes the optional Personal Property Reimbursement provision, the policy will pay, up to policy limits, to replace covered damaged, destroyed or stolen property with new items of like quality.

Although the estimate notes the amount of depreciation, Encompass will make an additional payment to reimburse you for costs in excess of the actual cash value up to the replacement cost noted on your estimate if you repair, rebuild or replace covered property. This is, of course, subject to the coverage, conditions and exclusion provisions of your policy.