



## **The Claims Process: What to Expect**

**You were involved in a car accident. Perhaps a tree fell on your house. Or something unexpected damaged your property.**

Now it's time to file an insurance claim. We aim to make the process as simple and stress free as possible. We want to get you back on your feet, in your home or on the road as soon as possible.

Here is exactly what you need to do to start the claim process — and what we're doing behind the scenes to process your claim.



**Call us, or after hours call the insurance company directly (numbers are available on our website or on your vehicle liability pink card).**

Strum Insurance Toll Free – (888) 798-2281  
Windsor – (902) 798-2281  
Lunenburg – (902) 640-3107

Bridgewater – (902) 543-9688  
Liverpool – (902) 354-5129  
New Waterford – (902) 862-0616

EMAIL: [Info@strums.ca](mailto:Info@strums.ca)

Call us at 888-798-2281 to report your claim and get the process started. When you call, have the following information ready:

- Information for everyone involved in the accident or incident (drivers' names, addresses, insurance company and passenger information)
- Police report/information
- Witness information
- Accident scene photos (if possible)

After we receive all the necessary information, your insurance company activates your claim and assigns a Claim professional to your case.



### **Your claim adjuster calls you**

The purpose of this call is to ensure that the claims adjuster has and understands all the details of your claim. During the call, he/she will ask questions to gain a complete picture of what happened. While you are on the call, be sure to ask any questions you have about the process or your specific situation.

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### **Complete and return relevant forms**

After the call, the adjuster will mail you a letter explaining the process, as well as forms that you need to complete. Complete the forms and mail them back as soon as possible. The sooner we have your forms, the sooner your claim can be processed.



**Your insurance company will determine the cost of the repairs and the value of your car or property**

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For auto claims, you will take your vehicle to a recommended repair facility for an estimate. If you go to a recommended facility, you will not need to get an additional estimate.

For property claims, protect your property from further damage and work directly with your adjuster to provide them with the information they need to make a determination.



### **Your settlement is paid.**

For auto damages, you work with a repair facility to schedule the repair, and your Insurance Company specialist helps you arrange a rental car (if it's included in your coverage). The insurance company can pay you directly, pay the recommended repair facility or issue a co-payable cheque to you and a vendor to make sure you are satisfied with the repairs.

For property damage, your (specialist) adjuster will work with you to gather the information to quantify your damages. The insurance company generally will issue a check directly to you to start repairs, or the insurance company will pay their recommended repair facilities.

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After you are satisfied with your experience, the insurance company will close your claim. You should keep records of all claim-related transactions. Throughout the claims process, share any questions or concerns with your adjuster. Our goal is to help make this process as easy as possible.

If you encounter any issues, or have any questions/concerns, please do not hesitate to call Strums.

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