

RE: **Policy No.:**
Type of Loss:
Date of Loss:
Loss Location:
Our Claim No.:
Deductible:

We write to you with respect to the above-noted claim to explain the process. Some of the areas outlined below may not apply to your particular circumstances so if you have any further questions or concerns, please feel free to contact your adjuster.

WHO WE ARE:

SeaFirst Insurance Brokers is proud to have a Claims Team as part of our commitment to providing the best possible service for our clients. In response to your claim, [Adjuster Name] of [Business Name] has been assigned to investigate, gather information and report to our Claims Team on behalf of your Insurers, Lloyd's Underwriters. Our goal is to provide assistance, support, and guidance through the claims process to facilitate a smooth experience during a difficult time.

COVERAGE & YOUR POLICY:

The notification of this loss and/or receipt of proof of your loss does not necessarily mean your claim has been accepted for payment. Your claim will require an investigation to confirm the cause, and coverage is afforded under the policy. Your claim will be reviewed as quickly as reasonably possible to determine if coverage is applicable. The ultimate coverage decision rests with Lloyd's Underwriters but will be communicated to you by your SeaFirst Claims Representative.

The Declarations Page and Property Policy Wording are your guide for coverage and any applicable limits for this loss. For ease of reference, please find both documents enclosed with this letter.

DEDUCTIBLE:

Your policy is subject to a deductible, which is noted above. The amount represents the portion of the loss that is the responsibility of the policyholder. Amounts above the deductible are paid on your behalf by Lloyd's Underwriters. You will be informed by your adjuster how the payment is to be directed, depending on what is involved in your claim.

IF YOUR BUILDING IS DAMAGED:

Your security is our primary concern. Please ensure you take the appropriate steps to secure your property and mitigate any further damage. Please retain any invoices for these costs as there may be coverage for their reimbursement as part of your claim. **Mitigating your loss is an important condition of your policy.**

The initial response phase of your claim is categorized as Emergency Repairs. This step includes work such as structural drying and demolition. Activities involved in this stage of your claim are to stabilize the environment, remove damaged materials, and facilitate the clear determination of required repairs.

Once the Emergency Repairs have been completed, your adjuster will work with the contractor(s) to agree upon a scope of work which lists what is required to return your building to its pre-loss condition using materials of like kind and quality. Estimates are then prepared, and the cost of repairs is confirmed. You will be involved in this process along the way, so you are aware of the scope of repairs and costs involved.

CONTRACTORS:

As the property owner(s) you may appoint a qualified contractor of your choice and provide us with a copy of their estimate for repairs. If you wish to exercise this option, please inform us at your earliest opportunity as a second estimate may be required, depending on the amount of damage involved in your claim. We will be able to assist in arranging the bid process if it is applicable to your loss.

Your adjuster can refer you to a restoration contractor who meets our service standards. We highly recommend engaging an experienced restoration professional who is well-versed in industry practices and standards. **The contractual relationship exists between you and the contractor. Lloyd's Underwriters do not hire contractors and only make payments for covered amounts under the policy on your behalf.**

IF YOUR PROPERTY IS LOST, STOLEN OR DAMAGED:

If any of your contents were lost, stolen or damaged, we require a detailed list of the items on a Schedule of Loss form which will be provided by your adjuster. We require proof of ownership for your contents in the form of receipts, banking or credit card statements, manuals, and photographs.

Part of the services provided by a restoration contractor is to process damaged items and provide a list detailing unsalvageable property. A copy will also be provided to your adjuster to assist with the content's settlement portion of your loss.

IF YOUR HOME IS UNINHABITABLE:

If your home has been rendered uninhabitable as a direct result of this loss, it is recommended you seek alternative living arrangements of like kind and quality and keep any receipts for our review. Any additional expenses that you would not normally incur should also be kept for our consideration. Additional expenses include costs incurred for meals at restaurants and fuel if your alternative accommodations are not available in your neighborhood.

SUBROGATION:

Subrogation is the recovery process when damage is caused by a third party. Part of the claims investigation process is to identify any potentially liable parties who may be responsible for reimbursing Underwriters for the costs incurred in the settlement of your claim. If this is applicable to your claim, the deductible is still payable and will be included in any recovery demands.

PRIVACY & YOUR CLAIM:

We will be required to collect, use, and disclose personal information as necessary for the handling of your claim. However, we respect your privacy and the integrity of your personal information. We collect only the information necessary to administer the insurance policy, adjust this claim and fulfill the insurance contract. We will not use or disclose personal information for any reason other than the purpose for which it was collected, in accordance with the Personal Information Protection and Electronic Documents Act and similar provincial legislation. We are committed to safeguarding the personal information you provide. Any such information will only be retained for as long as required.

OTHER IMPORTANT INFORMATION:

As set out in the Insurance Act of the Province of British Columbia, we enclose a blank Proof of Loss form. As set out in the Insurance Act, every action or proceeding against the Insurer (Lloyd's Underwriters) for the recovery of any claim under or by virtue of this contract is absolutely barred unless commenced no later than two (2) years after the date you knew, or ought to have known, the loss or damage occurred. The form is the statutory declaration of your claim which does not have to be completed until advised by your adjuster.

IF YOU HAVE QUESTIONS:

Your broker is an important part of our Claims Team and is available to help if you have any questions regarding the effect of this claim on your policy or premium.

Please contact the writer if you have any questions or concerns.

Yours truly,

Enclosures: Proof of Loss Form
Declarations Page
Policy Wording