

what TO *expect*: TOWER HILL CLAIMS

MY HOME IS DAMAGED.
what should I do first?

Report your damage to Tower Hill as soon as possible.



Report your claim
online at THIG.com

OR



Call 24 hours a day:
800.342.3407

OR



Report the claim
to your **agent**

Call as soon as possible so we can give you advice on what steps to take to protect your property from further damage. Find more info at **THIG.com/Claims**.

WHAT IF I NEED *immediate help*?

Tower Hill has partnered with Alacrity Services to create **CastleCare** for assisting you when claim-related repairs or rebuilding are necessary.



CastleCare

Call 24 hours a day:
844.TOWER.11 (844.869.3711)

Our contractor network is ready to help if you need emergency services:



water removal



covering roof



boarding windows



Tower Hill Insurance

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The information contained herein is general in nature and subject to change without notice. Each claims situation is unique, and the nature and complexity of the claim will dictate the investigation needed, and timeframe for handling of the claim. While we strive to meet the stated timeframes, circumstances outside of our control may impact our ability to do so on every claim. Your insurance policy contains the actual terms and conditions of coverage and the obligations of the parties during the claims process. Nothing contained herein is intended to in any way modify the obligations of the parties, or change the terms and conditions of coverage afforded by your policy.

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WHO WILL *work with me*?

Every new Tower Hill claim is assigned a claim representative who will be your primary contact from start to finish and help resolve your claim as quickly as possible.

Your claim rep will contact you within **1 business day** to provide you with info such as:



WHAT TO
expect



WHO WILL BE IN
contact



ESTIMATED
time frame



PHONE CALL
RESPONSE
***8 business
hours or less***



EMAIL/LETTER
RESPONSE
***5 business
days or less***

Feel free to contact your ***claim rep*** with any questions or problems through-out the process. Their goal is same-day response to phone calls, or 5 business days or less if you contact them via email or letter.

WILL *anyone else* CONTACT ME?

A field inspector, contractor, independent adjuster (IA), or other expert may contact you directly to conduct an ***inspection*** of the damage.



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WHAT CAN I DO TO *speed up* THE PROCESS?

Email any documentation directly into your claim file by sending the info to claims@thig.com. Include your Claim Number in the email subject line.



*take
photos*
OF THE
DAMAGE



*collect
receipts*
FOR ANY
REPAIRS MADE



*take an
inventory*
OF DAMAGED OR
MISSING ITEMS

▶ To *track the progress* of your claim, visit Customer Login at THIG.com! ◀

WHAT IF I *need a contractor* TO FIX MY HOME?

Through our **CastleCare** program, you'll be referred to a licensed and insured contractor to make the repairs.

CASTLECARE PROVIDES:



To contact a
CastleCare representative:



ASK YOUR
Claim Rep



OR CALL
844.TOWER.11
(844.869.3711)



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WHAT AMOUNT AM I *responsible* FOR?

Deductibles: You will be responsible for the deductible amount, that applies to the damage covered by your policy. There are several types of deductibles: All Other Perils (AOP) and Hurricane are the most common.



Hurricane Deductible:

A special deductible in many policies which is applied to any damage resulting from a hurricane.



All Other Perils Deductible:

A "peril" is a cause of damage, such as fire or theft. Often referred to as "AOP," this deductible applies to the types of perils referenced in your insurance policy, other than hurricanes.

After reviewing your policy and the extent of the damage, your claim rep will inform you of the deductible amounts you'll be responsible for. Contact your Tower Hill agent to find out more about the deductible options for your policy.

HOW IS A CLAIM *settled*?

Every claim Tower Hill receives goes through the following steps. Your claim will be settled once these steps are complete.



COLLECT THE
facts



DETERMINE
coverage



EVALUATE THE
damage

Loss to your home can occur in several ways, and the complexity of the damage will determine the amount of time it takes to resolve your claim. Your claim rep will provide an estimated time frame for resolving your claim.



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WHEN AND HOW DO I *get paid* FOR MY CLAIM?

Once your claim is processed, payment is usually sent via USPS within a few days. The amount is determined by:

AMOUNT OF
damage

AVAILABLE
coverages

YOUR POLICY
terms



Initial payment amounts are determined by Actual Cash Value (ACV). When the repairs are completed, you'll generally receive another payment for the difference between ACV and Replacement Cost Value (RCV).

Formula: ACV = RCV - Depreciation

Actual Cash Value:



Its current value based on age, condition, and its remaining useful life.

Replacement Cost:



Cost to repair or replace with similar kind & quality

SOME THINGS TO *keep in mind*:

1

Your policy has a ***deductible*** for most coverages. That amount is deducted from the settlement total.

2

If the damage is covered by your policy, ***payments*** made to you will need to include all required parties (mortgage company, contractor, etc).



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