CLAIMS PROCESS

When you experience damage to your home or property, we're committed to handling your claim in a fair, accurate and timely manner. We leverage our strong partnerships with vendor networks and cutting-edge technology to ensure that you receive the help needed as quickly as possible. Through your secure Customer Portal account or with the Tower Hill Mobile app at THIG.com/mobile, report or track your claim status 24/7 and receive real-time notifications.

STEP 1

REPORT YOUR CLAIM

If you have damage to your home or property, most importantly please be sure that you and your family are safe! Report your claim online at THIG.com/Report, by phone 800.342.3407, or with the Tower Hill Mobile app at THIG.com/mobile as quickly as possible after you notice the damage. If you need emergency repair services, such as tarping your roof or boarding up broken windows, contact CastleCare at 844.TOWER.11 (844.869.3711) for assistance.

Take steps to prevent further damage, but only if you are safely able to. Taking photos of the damage to upload via the mobile app and/or share with your Tower Hill claim adjuster can help speed up the process. *HEIC files are not supported. Supported image file types: JPG, PNG, or BMP.*

We're committed to being there when you need us.

STEP 2

ADJUSTER ASSIGNED

Your claim adjuster may be able to review the damage without conducting an in-person inspection, by fast-tracking your claim review using photos, virtual inspections and/or aerial imagery. However, depending on the severity of the damage we may need to schedule an on-site inspection. If the area is impacted by severe outages, it may take longer to contact you.

Your adjuster can answer questions about your policy coverages, deductibles and the claim process. Track your claim status on the mobile app at THIG.com/mobile or through your Customer Portal account at THIG.com.

Depending on our current volume, we anticipate contacting you within one business day.

STEP 3

DAMAGE ASSESSMENT

When an inspection is required, your adjuster will work with you to schedule a date/time. In most cases, the inspection report and estimate will be completed. Inspection reports detail the damage and include estimates for repair and/or replacement costs. The claim payment is initiated when the inspection report is completed.

Depending on the extent of the damage, additional information may be required to complete the inspection report. If we are unable to provide the inspection and payment on the spot, we'll strive to contact you within 7 business days to discuss the next steps.

We strive to have your report completed at the scheduled on-site inspection.

STEP 4

PAYMENT & REPAIR

Our ClaimsPay® by One Inc. option allows for electronic funds transfer for most claim payments. If your claim is eligible for the digital payment option, you'll receive an email directly from One Inc. to select your payment preference (i.e., direct deposit/ ACH, PayPal or Venmo).

CastleCare is a full-service contractor network available exclusively for Tower Hill policyholders. CastleCare specializes in all aspects of the repair and rebuild process. Participating service providers are experienced and credentialed independent contractors; warranties are provided for completed projects.

Contact CastleCare at 844.TOWER.11 (844.869.3711).

We strive to initiate your payment at your on-site inspection so repairs can begin.

STEP 5

QUESTIONS

If you have a question or unresolved issue with your claim, please contact us by email at claims@THIG.com or by phone at 800.342.3407 and we'll be glad to help.

If after your claim was resolved you discovered additional damage, or if your repair cost exceeded the claim amount, please contact us so that we can assist in resolving your concern.

Your satisfaction is our goal.

Tower Hill® Insurance

Please refer to your policy of insurance for all terms and conditions. The above does not alter or change your policy of insurance.

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