

# WHAT HAPPENS DURING THE CLAIMS PROCESS?

When you experience damage to your home or property, Tower Hill is committed to handling your claim in a fair, accurate and timely manner. You can report and track your claim status 24/7 and receive real-time notifications through our secure Customer Portal or on the Tower Hill Mobile app.

## STEP 1

### REPORT YOUR CLAIM

Report your claim as quickly as possible after you notice the damage:

**Online:** THIG.com/Report

**Phone:** 800.342.3407

**App:** Tower Hill Mobile App at THIG.com/mobile.

If you need emergency repair services, such as tarping your roof or boarding up broken windows, contact **CastleCare, powered by Alacrity Solutions, at 844.TOWER.11** (844.869.3711) for assistance.

Take photos of the damage to upload them to the mobile app or your Customer Portal account to help speed up the process.

*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 an in-person inspection by using photos, virtual inspections and/or aerial imagery. If we need to schedule an on-site inspection and the area is impacted by 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 ASSESSED

When an inspection is required, your adjuster will work with you to schedule a date and time. **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. We'll strive to contact you within 7 business days to discuss the next steps.

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

## STEP 4

### PAYMENT & REPAIR

Our ClaimsPay® by One Inc. allows for electronic funds transfer for most claim payments. If your claim is eligible, you'll receive an email 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 customers.** CastleCare specializes in all aspects of the repair and rebuild process. Their service providers are experienced and credentialed independent contractors; warranties are provided for completed projects.

*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](mailto:claims@THIG.com) or by phone at 800.342.3407** and we'll be glad to help. If you discover additional damage after your claim was resolved, 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.