

Fax Claims To Henderson Brothers at
(412) 325-0611
Attn: Jennifer Downs



PROPERTY DAMAGE LOSS REPORT

Dates: _____

Insured Name: _____

Address/Loss Location: _____

City: _____ State: _____ Phone:(____) _____

DESCRIPTION OF LOSS _____

EXTENT OF LOSS

EFFECT ON BUSINESS (IS THE DAMAGED PROPERTY NECESSARY FOR THE INSURED TO CONTINUE OPERATING IN ANY WAY?)

REPORTED BY: _____

INSTRUCTIONS:

1. Protect property from further damage.
 - Cover if exposed to the elements.
 - Make repairs if reasonable and necessary to protect property from further damage.
 - Maintain record of all expenses incurred protecting the property.
 - Separate damaged from undamaged personal property, if possible.
2. Take photos of damage preferably before you take protective action.
3. Prepare inventory of personal property damage.
 - List quantity, description, actual cash value & amount of loss.
 - Attached bills, receipts and related documents.
4. Retained damaged property until a claims adjuster approves disposal (unless a danger to safety).
 - The adjuster may need to inspect the property.
 - The insurance company may be able to salvage damaged property.
5. Notify police in the case of a theft.
6. Be prepared to provide additional documentation as requested by the adjuster.
7. Expect to be contacted by the claims adjuster within 48 hours.
 - If the damage significantly effects your continuing operation, we will request the insurance company to expedite your claim.
 - Please let us know immediately if your circumstances change and this loss will have a greater effect on your business than originally anticipated.

(OVER IF POTENTIAL BUSINESS INTERRUPTION CLAIM INVOLVED)

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8. Business interruption or extra expenses due to loss.
 - Record all expenses incurred due solely to the loss.
 - Wages for employees involved in clean up or repair.
 - Overtime paid for employees to fulfill orders that would have been completed during normal hours if not for the loss.
 - Outside vendors involved in clean up, repair, etc.
 - Leasing of temporary space until your facility is repaired.
 - Leasing or purchase of any items necessary to continue operations.
 - Etc.
 - Record all expenses that you continued to incur despite the necessary suspension of your operations.
 - Wages for employees who were sent home but still paid (may be covered for continued payroll).
 - Etc.
 - Document any business lost due to the necessary suspension of your operations.
 - Canceled orders
 - Order refused
 - Etc
 - Complete financial records may be necessary to determine your lost income due to the loss.
 - Your accountant may be able to assist especially if your on-location financial information was destroyed due to the loss.
 - The insurance company may assign an accountant to determine the exact amount of your loss.