

**\*\*Important information for customers affected by Hurricane Harvey\*\***

At Mountain Valley, we understand that major weather events not only damage property, they disrupt lives. One of those disruptions is the uncertainty a policyholder may experience in submitting and pursuing the insurance claim. Many questions arise on the specific handling of your claim that will be addressed by your adjuster or agent. In a Catastrophe situation however, agents and adjusters are usually handling a very high volume of claim inquiries. The Q & A below addresses a series of topics that commonly arise in preparing for, submitting and pursuing the claim.

• ***My home is damaged, what should I do?***

- Survey your property to determine the full extent of damage, so that you can describe it and point it out to the professionals that will be assisting you.
- Complete temporary repairs to prevent further damage. Common examples include tarps for exposed areas of the home, restoring power if you own a generator and removing standing water and water damaged carpeting or other belongings as soon as possible.
- Report your claim to your agent or directly to Mountain Valley at **888-980-7647**.
- Keep accurate records and documentation of expenses you incur during the process.

• ***I was told not to do anything until the adjuster arrives, is this correct?***

- No. Your policy actually requires you to make reasonable repairs to prevent further damage. You should also take photographs depicting the damage, and maintaining all receipts for expenses incurred in the process of preventing further damage

• ***Who will contact me?***

- Often you will be contacted twice, first by the Mountain Valley Claims Representative who is responsible for the overall handling of your claim. If your claim involves structural damage you will also be contacted by an inspector assigned to visit the home and write an estimate of the damage. In some cases these inspectors are employed by independent adjusting firms hired by Mountain Valley to help handle the overload of claims. The inspector will submit the estimate to Mountain Valley and you will then be contacted by the Mountain Valley Claims Representative to discuss the payment of your claim further.
- You may also be contacted by Public Adjusters who will offer their assistance to you in return for a fee, usually paid out of the proceeds of your settlement. The decision to hire a Public Adjuster is yours and yours alone.

- ***Who can I hire to repair the damage?***
  - Mountain Valley does not mandate the use of any particular contractors or restoration firms. Several national and regional restoration vendors are available to you to assist and Mountain Valley will work with these firms to ensure a proper repair is completed at a fair price.
  
- ***How do I know the Estimate you write will be fair?***
  - Estimates are prepared using industry standard software with regularly updated pricing for labor and materials in your local area. Usually it is the same data and estimating software utilized by reputable contractors. In cases where there is a disagreement between your contractor and Mountain Valley, we will work diligently to resolve those disagreements to your satisfaction.
  
- ***My home is not fit to live in. Am I covered for alternate housing?***
  - Most standard homeowners policies provide coverage for additional living expenses if your home is not fit to live in as a result of a covered peril. In these cases, you should save any receipts for expenses incurred and discuss these items with the Mountain Valley Claims Representative.
  
- ***Do I have a deductible?***
  - Depending on your policy and the nature of the damage, your policy will likely have one or more deductibles applied to your final claim settlement. The Mountain Valley Claims Representative will advise you of your specific situation.
  
- ***How soon will I be paid?***
  - Mountain Valley devotes additional resources to catastrophe events so that we can resolve all claims as soon as possible. The timing of your payment will depend on the extent of total claim volume, and the complexity of the claim for damages. In larger claims it is our regular practice to advance money to policyholders in need of funds to initiate repairs. The Mountain Valley Claims Representative will discuss the need for an advance payment based on your individual circumstances.