

# TIPS FOR THOSE AFFECTED BY A HURRICANE

- **PLEASE DO WHAT IS NECESSARY TO PROTECT YOURSELF AND YOUR LOVED ONES.** We care about you! Please remember that safety must come first. We can repair or replace property but no one can turn back the clock after an injury.
- **PLEASE DO WHATEVER YOU REASONABLY CAN DO TO PROTECT YOUR PROPERTY FROM DAMAGE OR TO MITIGATE ANY DAMAGE THAT OCCURS.** (For example, if your roof is damaged, have a tarp placed over the damaged roof to limit water intrusion into your home.) Nearly all insurance policies require that the policyholder take all reasonable steps to minimize their loss.
- **CALL US FIRST – Don't become a victim of Assignment of Benefits fraud and abuse.**
  - Call Progressive/ASI as soon as you become aware of a possible loss.
  - Some repair companies may try to convince you to sign an Assignment of Benefits (AOB) and begin repairs before calling us. An AOB is a contract between you and a third party – typically a contractor, roofer, or water mitigation company – giving them the right to deal directly with your insurance company and to receive payment for your claim. In some instances, this could result in a loss of coverage, leaving you holding the bill.
  - Never sign anything related to a possible loss without first calling us or your agent.
  - Calling us as soon as you become aware of or suspect any damage puts you in control of your claim and ensures repairs are completed to your satisfaction and our high-quality standards.
- **SAVE ALL RECEIPTS AND TAKE PICTURES** if you are safely able to do so. You can provide these to your adjuster.
- **IF YOU ARE UNABLE TO LIVE IN YOUR HOME DUE TO DAMAGE** caused by a hurricane, you can make temporary arrangements in your area or you can contact one of the following vendors for assistance:
  - Temporary Housing Solutions: 866-687-1732 or <http://thsonline.net/>
  - Temporary Housing Directory: 800-817-3220 or <http://www.temporaryhousingdirectory.com/>
  - CRS Temporary Housing: 800-968-0848 or <http://crsth.com/>
  - Temporary Accommodations: 800-548-5196 or <https://tacaes.com/>
  - Assured Relocation: 888-670-9700 or <https://www.assuredrelocation.com/>
- **WHEN TO EXPECT CONTACT**
  - Please keep in mind that due to the high volume of calls and number of customers needing assistance, you may not receive an immediate response from an adjuster. We are ready for the storm and truly believe that serving our customers in such times of need is how we demonstrate our commitment to you. At the same time, we appreciate that customers with the most significant damage need the most urgent handling. Therefore, as we receive claims, we are working diligently to review each one and contact customers with the greatest impact first. These claims will be addressed immediately.
  - Typically, a Progressive/ASI representative will contact customers within the first 24 hours after a claim is reported and, in all cases, we try to ensure that customers are contacted within 72 hours.
- **WE TRULY APPRECIATE YOU AND YOUR PATIENCE AS WE WORK TO ASSIST ALL OF OUR CUSTOMERS RECOVER FROM THIS DEVASTATING EVENT.**