

HOME INSURANCE CLAIMS FAQs



CLAIM REPORTING

What should I do after a loss?

Once you're sure everyone is safe, please take these steps:

- Report your claim promptly
- Take photos and/or video of the damage
- Protect your property to prevent further damage. Call your Claims Representative for help with emergency services like water removal and roof board-up.
- Save receipts for the expenses you incur protecting your property
- In the event of theft, report the loss to the police

How do I report a claim?

For your convenience, you can report your Plymouth Rock home insurance claim in any of these ways:

- **Online** - Visit our [Claims Center](#)
- **App** - Use the [Plymouth Rock Mobile App](#)
- **Phone** - Call our Claims Department at 844-346-1225
- **Agent** - Contact your independent agent, who can report the claim for you

What if my home has severe damage and requires emergency services?

You should repair it right away to prevent further damage. For example, if there's a hole in your roof, please take the necessary steps to patch it up until permanent repairs can be made. Call your Claims Representative if you need an emergency service vendor.

What if I can't live in my house until repairs are completed?

Plymouth Rock home insurance policies provide coverage for additional living expenses when your home is unlivable due to severe damage. This includes reimbursing you for temporary housing, meals and other related expenses. Your Claims Representative will discuss your coverage with you. Please save receipts for the costs you incur.

What if I have a theft claim?

You should file a police report in addition to a home insurance claim with Plymouth Rock. Be sure to include a list of the stolen items.

How do I communicate with my Claims Representative?

You can communicate by phone, email or text. When you report your Plymouth Rock home insurance claim online, you'll be asked if you want to communicate by text; simply opt in if you like.

What if I'm served with legal papers as a result of the loss?

Legal papers are highly time sensitive. Therefore, we ask that you immediately forward copies of the papers to Plymouth Rock directly. You can also forward the paperwork to your independent agent who will quickly forward them to our attention.

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DAMAGE REVIEW

What happens after I report my claim?

Your claim will be assigned to a Plymouth Rock Claims Representative, who will carefully review your policy. They'll explain the claims process to you and let you know if your claim is covered by your policy.

How will you evaluate damages?

If possible, we'll complete a review of your home and personal items over the phone or via video chat. In some instances, a Claims Representative may need to visit your home to complete a thorough damage inspection.

How should I document the damage?

Ask your Claims Representative how to upload photos of the damage. Please take photos from multiple angles and create a detailed inventory of any personal items that were affected. Also, do not discard or alter any damaged item, especially if it may have caused the loss.

How will my photos help you resolve my claim?

If you have an interior claim (e.g., a minor kitchen fire), we can use your photos to instantly build a 3D model of the room. The claim will get resolved faster—and you'll get your money faster!

ESTIMATE REVIEW

What happens after the Claims Representative inspects my damage?

The Claims Representative will prepare an estimate of the damage and give you a copy. Next, they'll review the estimate and the coverages available in your policy with you.

Should I get my own repair estimate?

Yes, you should get an estimate from your own contractor, in addition to the estimate we send you. If the two estimates differ, we'll work directly with your contractor to reach an agreement on the cost of repairs.

After the cost has been agreed upon, do I use my own contractor for the repairs?

Yes, in fact, we prefer that you use your own contractor. However, if immediate repairs are needed (water removal, roof or window board-up, etc.), and your own contractor is not available, your Claims Representative can suggest an emergency service vendor for you.

CLAIM PAYMENT

How do you calculate the payment amount?

Most claims are settled for actual cash value, which is the amount of the replacement cost minus depreciation. If you have Replacement Cost Coverage, you're entitled to a refund of the recoverable depreciation once the repairs are completed.

If my claim is covered, when will I receive payment?

Because every Plymouth Rock home insurance claim is different, we can't provide an exact time frame for the payment process. Your Claims Representative will let you know based on your specific claim. Here are some general rules:

- **Electronic payments (direct deposit/Zelle):** Often within 24 hours
- **Paper checks:** 5-7 business days

What if someone else was responsible for the damage to my property?

If a negligent third party caused the damage, share this information with your Claims Representative. We may be able to reimburse you for the deductible.

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What if I have an outstanding mortgage on my home?

The mortgage company may also be included as a payee on the settlement check. This also depends on the amount of the settlement.

Does my deductible apply if I did nothing wrong?

Your policy has a deductible, but the amount can vary depending on your policy and the type of loss. Your Claims Representative will determine what deductible applies and its amount. Your deductible is the amount you pay out-of-pocket toward repair or replacement costs, which, in most cases, you'll pay directly to your contractor.

COMPLETE REPAIRS

When can I begin to make repairs or replace my lost personal items?

You should not begin repairs or replace any items until your Claims Representative inspects the damages. Your Claims Rep will help you determine when repairs or replacement is appropriate. **NOTE:** If your home requires emergency services (water removal, roof or window board-up, etc.) to prevent further damages, you need do that first.

What happens if I begin the repairs and then find more damage?

You or your contractor should contact your Claims Representative immediately and hold off on making any new repairs. Depending on the nature of the damage, we may need to re-inspect your home. If we find the additional damage is related to your claim, we'll update the repair estimate.