

# Filing a Claim With Confidence



After events such as severe weather or a customer injury, filing a business insurance claim can be a stressful process. Our step-by-step guidance helps you confidently move through each phase.

## Property Claims

### *Protect Your Property From Further Damage*

- Cover exposed areas to prevent weather-related damage.
- Perform temporary repairs, if reasonable and necessary.
- Maintain a record of all expenses.
- Separate damaged from intact property.

### *Document the Damage*

- Take photos and videos of all damage, if possible.
- Prepare an inventory that lists the quantity, description, and value of each item.
- Attach bills, receipts, estimates, and related documents.

### *Retain Damaged Property for Inspection*

- The adjuster might need to inspect the property.
- The insurance company may be able to salvage some items.
- If damaged property poses a safety hazard, dispose of it immediately.

### *Report Theft to the Police*

### *Expect Contact From the Claims Adjuster*

- You should hear from a claims adjuster within a few business days.
- Call CBIZ if you haven't heard from us within a week.
- If the damage disrupts your operations, notify us so we can request that your claim be expedited.
- Let us know immediately if the impact on your business changes.

### *Provide Information Promptly*

- Respond quickly to any requests from the claims adjuster.

## Important Tip

When filing a claim, provide only the necessary information. Stick to the facts, and the insurance company will handle the rest.

# General Liability Claims

## *Gather All Relevant Documents*

- Provide all relevant documents, correspondence, or lawsuit papers related to the incident.
- Include names and contact information for any witnesses or individuals who can provide details about the product or location involved.

## *Let the Adjuster Handle Communications*

- The claims adjuster will work directly with the claimant or their attorney.
- Don't reach out to the claimant yourself.
- Forward any inquiries from the claimant or their representative to the insurance adjuster or contact CBIZ for guidance.

## *Expect Contact From a Claims Adjuster*

- You should be contacted within two business days.
- Call CBIZ if you haven't heard from us within that timeframe.

## Adventure More, *Worry Less.*

When the unexpected happens, CBIZ Adventure Sports helps you navigate the claims process confidently. We guide you through each step, so you can concentrate on running your business and leading adventures. Protect your team, business, and peace of mind.

[Explore Insurance Solutions for Adventure Sports](#)



### *Endorsed by America Outdoors*

America Outdoors is proud to endorse CBIZ as an insurance partner offering exclusive benefits to America Outdoors members.

