

# KNOW & UNDERSTAND THE CLAIMS PROCESS

While your claims process is unique to your claim and your policy, there are some common steps that all policyholders must take. Depending on the size of your loss, you may go through these steps in a different order, or you may have to revisit some steps to reach agreement.



\* Actual Cash Value  
\*\* Additional Living Expenses  
\*\*\* Replacement Cost Value