



RHODE ISLAND JOINT REINSURANCE ASSOCIATION

UNDERWRITING DIVISION

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(617)723-3800, (800)851-8978

What to do After a Loss to Your Home or Property

Promptly report the loss to RIJRA or your insurance producer.

The faster you report your claim, the sooner we can help you. If you do not have your insurance policy number, make sure you provide RIJRA with your full name insured on the policy, address, and how to reach you, providing your work number, cell phone number, or temporary home number as well as full address of loss location if different from your home address.

Protect property from further damage by arranging for reasonable temporary repairs as soon as possible. For example, if windows are broken, have them boarded up to protect your home and property against vandalism or weather damage.

Keep an accurate record of all temporary repair expenses (e.g., bills and/or material receipts) so that you can add the amount to your claim. Also, keep an accurate record of any and all expenses incurred to be considered for possible reimbursement. This would include expenses incurred for living away from the residence if it has become uninhabitable. Please do not make any permanent repairs until the insurance adjuster has had a chance to review the damage. If temporary repairs are necessary please attempt to document the damages before the temporary repairs have been made with photos/videos.

Determine the damage to your personal property (contents). Make a written list of what was damaged. If available, photographs, video or personal property inventories are valuable resources during the claim adjustment.

Separate damaged property from undamaged property. In order to complete a full assessment of the loss, your RIJRA claim representative will need to inspect all damaged property. If possible, place damaged items in a secure area where they can be inspected. If you are unsure about any item, please include it with the damaged property.