

What To Do When You Have a Claim

1. Assess and Get Help If Necessary

Call the police if necessary; If someone is injured, get medical attention without delay.

2. Collect & Document

Collect pertinent information which you will need to provide your insurance carrier. These include, but are not limited to:

- Date of Loss
- Location of Loss
- General Description of the Incident, including itemized losses and information as to the extent of damage (ex – square footage for damage to premises, etc.)
- Itemized list of emergency remediation costs and any mitigation efforts. Please keep a list and retain receipts.
- For property claims, please also retain physical custody of the items for inspection.

Document – relevant documentation includes photographs, witness information, witness statements, incident reports, police reports, etc.

3. Contact

Contact your in-house risk management or in-house legal team, your brokers and/or your insurance carrier if self-reporting. Timely notice may be critical. If legal representation is needed, even if you already have counsel, it is important to give the insurance carrier notice of this need and confirm both approval of counsel and attorney rates. Costs incurred prior to noticing the carrier may not be approved and/or may not reduce your deductible or retention.

If reporting to Alpharoot, you can report any day, 24 hours a day:

Access the claims portal through your account here:
app.alpharoot.com/claims

If self-reporting to your insurance carrier directly: The first notice of loss email or phone number for reporting purposes can be found in your policy.

We recommend having 1 list of all email addresses and phone numbers under all your insurance policy(ies) on hand. Copy claims@alpharoot.com and your Account Executive if you can.

TIP: While each circumstance and claim scenario is different, after documenting the loss, it may be necessary to mitigate or prevent further loss from happening. For example, shutting off the water line after a pipe burst would be an example of a reasonable (and temporary) response to an emergency.

Before rushing to respond to the situation, remember to document the loss, preserve your evidence, and notice your insurance carrier right away. **In general, refrain from any permanent repairs until after a claim is filed and only after the adjuster's knowledge and consent.**

4. Do Not Admit Liability

Nearly every insurance policy requires the Insured to preserve the Insurance carrier's right to potential or actual recovery.

As a rule, try to be objective whenever possible. Do not speculate or volunteer additional information. Do not admit liability. And do not volunteer additional information. Finally, do not agree to have your statement recorded, verbally or in writing.

If you are in receipt of a demand letter or summons and complaint from an attorney for the claimant, avoid reaching out without first consulting your own attorneys and/or assigned claims adjuster. Additionally, report and forward any such communication to Alpharoot and/or directly to the claims adjuster assigned to your claim.

TIP: While the terms and conditions of an insurance policy may differ by policy, every insurance policy requires a duty to notice as soon as reasonably practicable. Failure to timely notice a claim may result in a denial of coverage for what may otherwise have been a covered claim.

TIP: Many cyber policies provide a hotline for insureds to call 24 hours a day, 7 days a week, for urgent cyber incidents such as a ransomware claim disrupting your systems, processes, and business. We recommend keeping this information handy in the event you should ever need to report a claim after standard business hours. If it is a covered claim, you would be promptly connected with an approved forensic and legal team if necessary.