



ICAT Boulder Claims

# Understanding the claim process

ICAT Boulder Claims helps make the claim process easy and painless during this difficult time.

## Three important things to keep handy:

1. \_\_\_\_\_  
CLAIM EXAMINER'S NAME
2. \_\_\_\_\_  
CLAIM EXAMINER'S CONTACT INFORMATION
3. \_\_\_\_\_  
LAST 5 DIGITS OF YOUR CLAIM NUMBER

**NOTE:** Always provide the claim examiner your contact information and the best time to reach you.

**NOTE:** Always consult with your claim examiner. Experts cannot answer specific questions about your claim.

## Who's who in handling your claim

### Claim examiner

Your key point of contact who can:

- > Answer any questions related to the claim
- > Guide you through the claim process
- > Determine and explain coverage

### Field adjuster

This is the contact who:

- > Meets with you in person
- > Inspects the damaged property
- > Estimates repairs for the damage to property

### Experts

If required, this is the contact who:

- > Will determine the cause or scope of loss
- > Experts include: Engineers, building consultants, accountants, and other outside specialists

## Basic outline of the claim process

The claim process can be different for everyone. We're here to help navigate the process together.



1. You or your agent **submits a loss**



2. You receive an **acknowledgement letter** with contact information



3. Your **claim examiner calls you** for an introduction and requests claim information



4. The **field adjuster will contact you** to schedule an inspection



5. The **field adjuster performs the inspection** and reports back to ICAT Boulder Claims



6. Your **claim examiner determines coverage** based on your policy



7. Your claim examiner contacts you to **review your claim** and may have additional questions



8. If your claim results in a **payment**, you may be eligible to receive it electronically—sometimes as soon as the same day it's issued.

## Who to call

- > Call your claim examiner **OR**
- > Call ICAT Boulder Claims at 866-789-4228