Personal Contents Insurance Plan

Resident Step-by-Step Claim Guide

1 Immediately After the Loss

• Protect the property and prevent further damage (move items away from water, secure broken items).

• Separate damaged and undamaged items.

• Keep damaged items available for inspection. If biohazard materials are involved, notify the adjuster before discarding.

2 Notify Authorities (If required)

• If theft, fire, or vandalism occurred, contact the police immediately.

• If the loss is $1,000 or more, an in-person police report is required. Online reports are not accepted.

3 Report the Loss to Worth Ave. Group

• Report the loss within 90 days.

• File the claim through the online claim portal.

4 Before Repair or Replacement

- Contact the adjuster before repairing or replacing any items.
- Do not proceed with repairs or replacements until approval is given.

5 Gather Documentation

- Collect proof of ownership (receipts, bills of sale, paid invoices).
- Take clear photos of the damage and document the circumstances.

6 Cooperate With the Investigation

- Be available for questions and monitor email communications.
- Check spam or junk folders regularly.
- Provide additional documents, proof, or clarification if requested.

7 Settlement Process

- The insurer may repair the item, replace it with a new or refurbished one, or pay the replacement cost.
- The deductible is applied first. The insurer pays the remaining amount or deducts it from the payout.

8 After Settlement

- Salvage rights transfer to the insurer: If the item is replaced, the insurer can request the damaged item for salvage.

Quick Notes

- Claims may be dismissed if documentation is not received within 4 weeks. Claims can be reopened once the documents have been submitted.
- Displacement coverage may be available when verified by the PMC for a covered incident.
- Displacement payments are reimbursements, so keep all receipts.