



## INSURANCE CLAIMS

SEPTEMBER 2021

The following are some frequently asked questions that we receive at Mutual Aid Agency regarding the claims process:

- **When do I need to make a claim on my home, car, or ministry?**

It is best to notify the insurance company or agency as soon as you have all the necessary information to submit the claim. Although the length of time to submit a claim can vary, it is always best to submit a claim as soon as possible after a covered loss. If you feel the damage to your property could be less or slightly more than your deductible, it could be beneficial to get a quote for repairs before making a claim.

- **What do I need to have ready before I call to make a claim?**

For property claims, know where the damage is, when it took place and have a description of what happened. Auto claims require a lot more information, including but not limited to; who the driver was, others involved, injuries, any police report, and damage information such as where, when, and how.

- **How do I make a claim?**

You can call MAA directly or call your insurance carrier. The more information you provide, the better the company will have the information needed to assign an adjuster to your claim case. Do not make any repairs, besides those needed to secure your property, before an adjuster has inspected the claim loss or instructed you of what steps to take next.

- **What can I expect to happen after the claim is filed?**

The length of time the process takes depends on different factors and the severity of the claim. Once a claim is submitted, you can typically expect to hear from an adjuster within 2 business days. The adjuster will be able to provide more details of the claims process after he or she has inspected the loss.

Bear in mind that insurance is for the **BIG** losses. Even if the loss is over your deductible, you may want to consider not making a claim, especially if the amount you will receive from insurance will be small. A high claims frequency can put you in danger of higher rates or cancellation.

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**[www.maabrethren.com](http://www.maabrethren.com) • 800-255-1243 • [maa@maabrethren.com](mailto:maa@maabrethren.com)**