

[Agency Name]
[Agency Address]
[Phone Number]
[Email Address]

[Date]

To: [Client Name(s)]
Property Address: [Insured Property Address]

Welcome to [Agency Name]

Dear [Client Name],

Congratulations on your new home! We are honored that you have chosen [Agency Name] to protect your investment. Our goal is to provide you with peace of mind through comprehensive coverage and personalized service.

Enclosed with this letter, you will find your policy documents and an Agency Claims Guide. Please review these documents carefully to ensure all information is correct. If you have any questions or need to make adjustments to your coverage, do not hesitate to contact your agent, [Agent Name], at [Agent Phone/Email].

Thank you for trusting us with your home insurance needs.

Sincerely,

[Agent Signature]
[Agent Name/Title]

Homeowners Insurance Claims Guide

While we hope you never experience a loss, we want you to be prepared. If you need to file a claim, please follow these steps:

1. Prevent Further Damage

Take reasonable steps to protect your property from further harm (e.g., covering a broken window or turning off the main water valve). Keep receipts for any emergency repair materials purchased.

2. Report the Claim Promptly

Contact us as soon as possible to begin the process:

- **During Business Hours:** Call [Agency Phone Number].
- **After Hours/Emergency:** Contact [Carrier Name] directly at [Carrier Claims Hotline].

3. Document the Damage

Before you begin cleaning up or repairing damage, take detailed photos and videos of the affected areas and items. Do not discard damaged property until an adjuster has inspected it.

4. Prepare a List of Lost Items

Create a list of personal property that was damaged or stolen, including the age of the items and their approximate replacement cost.

5. Maintain Communication

Keep a record of your claim number and the contact information for the adjuster assigned to your case. Save all correspondence regarding your claim.

Important Note: For any loss involving theft or vandalism, please contact the local police department first to file a formal report.