

[Date]

[Policyholder Name]

[Address Line 1]

[City, State, Zip Code]

Subject: Step-by-Step Guide to Your Property Claim - Claim #[Claim Number]

Dear [Policyholder Name],

We have received your property claim and are committed to helping you through the recovery process. To help you understand what to expect, we have outlined the standard steps of the claims process below.

Step 1: Inspection and Assessment

An insurance adjuster will contact you to schedule an inspection of the damage. Please ensure safe access to the property. Do not discard any damaged items until they have been documented by the adjuster.

Step 2: Damage Documentation

You should provide any photos, videos, or receipts related to the damage or emergency repairs already made. This helps expedite the evaluation of your loss.

Step 3: Review of Coverage

Once the inspection is complete, we will review your insurance policy to determine what is covered under your specific terms, including your deductible amount.

Step 4: Estimate and Payment

We will provide a detailed estimate of the repair costs. If the claim is approved, you will receive payment (minus your deductible) based on the terms of your policy (e.g., Actual Cash Value or Replacement Cost).

Step 5: Completion of Repairs

You may hire a contractor of your choice to begin repairs. If additional damage is discovered during the repair process, please contact us immediately before the work continues.

Step 6: Claim Closure

Once all repairs are finished and final documentation is submitted, we will issue any remaining funds and officially close your claim file.

If you have any questions regarding these steps, please contact your Claims Representative, [Representative Name], at [Phone Number] or [Email Address].

Sincerely,

[Your Name/Company Name]
[Claims Department]