

Adriatic Insurance Company

Claims Procedures & Contact Information

1. Report the Loss Immediately

You must notify the Company in writing within 30 days of any loss and submit a sworn Proof of Loss within 60 days.

2. Proper Reporting Measures

All claims must be reported to your broker or agent first. Your broker is the producer who acts on your behalf to procure your policy. Our Agent is the producer who sells the insurance policy to your broker on our behalf. The information for the agent to whom your broker purchased your policy from through our insurance company can be found on the bottom of the Declarations page of your policy. We ask that you file your claim through the same specific channels. Please be sure to take notice to important information on your policy such as Deductible, Endorsements, or Exclusions. Adriatic Insurance Company is a surplus line insurance company and not responsible for any liability claims that you may have.

Your Agent Info: _____ (Agents Name, Address, Phone # or whatever information that is printed on the Declarations Page.)

A. How to File a Claim

- **Step 1: Gather Information**
 - Policy Number- Located on the Dec Page of your policy.
 - Date, Time, and Location of Incident
 - Detailed Description of Incident
 - Witness Contact Info (Name/Phone)
 - Police Report or Case Number
- **Step 2: Submit the Claim**
 - Adjuster Assignment: An adjuster will be assigned to investigate the loss.
 - Inspection: Do not dispose of damaged property before an adjuster has inspected it or do any repairs.
 - Documentation Request: Submit all requested documents (invoices, photos, receipts) promptly to avoid delays.

3501 North Causeway Blvd., Suite 1000 | Metairie, LA. 70002

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- Request your **Claim Number** and the name of your assigned **Adjuster**.

- **Step 3: Document Communication**
 - Submit Complete Proof of Loss- Your Proof of Loss must state the cause, value, encumbrances, and other insurance applicable.
 - Provide Required Transportation Documents- Provide a Uniform Straight Bill of Lading if the loss involves **cargo only**.
 - Keep a "claims diary" of all conversations, including dates, names, and summaries of discussions with the adjuster.

3. Post-Submission Procedures

A. Time to Be Proactive

- **Step 1: Preserve and Present Damaged Property**
 - Allow inspection, provide documents, and submit examinations under oath as required.

- **Step 2: Protect Property from Further Damage**
 - Take steps to prevent additional damage and help preserve property.

- **Step 3: Avoid Actions That Impair Recovery Rights**
 - Do not release liable parties or settle claims without written consent.

- **Step 4: Cooperate With Subrogation Efforts**
 - Assist the insurer in recovery actions, including providing documents and appearing if required.

- **Step 5: Understand Salvage Rights**
 - If paid full value, the insurer may take possession of salvage; abandonment is not allowed.

- **Step 6: Fraud or Misrepresentation Voids Coverage**
 - Any concealment, fraud, or misrepresentation voids the policy.

- **Step 7: Debris Removal Coverage (Broad Form Cargo Only)**
 - Up to \$1,500 per vehicle per occurrence may be paid for debris removal.

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4. Quick Filing Checklist

A. Things to Remember

- Report loss in writing within 30 days
- Protect property from further damage
- Retain damaged items for inspection & do not repair ahead of time
- Gather invoices and records
- Submit sworn Proof of Loss within 60 days
- Provide Bill of Lading if applicable
- Cooperate with inspections and examinations
- Do not settle claims without insurer consent
- Do not impair subrogation rights

B. Things to Do, keep for myself, & have available

- Policy reviewed for coverage and deductible amount
- Claim reported to broker/agent within [24/48] hours
- Claim number received: _____
- Adjuster assigned: _____
- Photos/Videos taken
- Police report filed
- Save all receipts from repairs

5. Contact Information for Adriatic Insurance Company

- **Claims Number:** 504-838-8100
- **Email for Claims:** [claims@adriaticinsurance.com]
- **Fax Number:** 504-832-0605
- **Claims Forms Location:** [www.adriaticinsurance.com]

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