



FARMERS UNION MUTUAL INSURANCE COMPANY
P.O. Box 860 • Bryant, AR 72089
2215 North Reynolds Road • Bryant, AR 72022
Phone (501) 847-1518 • Fax (501) 847-1319 • Toll Free 1-888-803-7524

Ice Storm Tip Sheet

We have ice damage, so what happens now?

Here's how we'll help you...

Thank you for informing Farmers Union Mutual of your property damage. We understand this can be a difficult time, marked by uncertainty and anxiety. Most people who file a loss report are unfamiliar with the claim process. Common questions are: When will an adjuster review my loss? What are my responsibilities? Should I take photographs of the damage?

We have developed this brochure to answer those and other questions, and to give you guidance. Please read the information carefully. The adjuster handling your claim will be happy to answer any additional questions you have.

Possible Losses

- Structure damage, Farmers Union Mutual will send an adjuster
- Electrical damage / outage caused by a tree or tree limb falling on power line going to meter attached to the house, is covered along with any damage that ensues as a result of the power loss. If an on-premise power outage occurs, have an electrician make the needed repairs and send receipts to Farmers Union Mutual.
- Electrical outage away from the residence (area wide power outage) is not covered and no coverage for food spoilage.
- Trees on dwelling – Have tree(s) removed and tarp roof to protect the property from further damage. Farmers Union Mutual will send an adjuster.
- Trees down on premises but not on dwelling; take photos and send estimate of clean up to Farmers Union Mutual. Some policies provide a debris removal allowance.

1. Tell us where you can be reached

You have taken the first step by filing a loss report with your agent. An adjuster will contact you soon (at the telephone number you provided your agent) to arrange an appointment. If you are not able to stay in your home, please share your temporary address and phone number with your agent or adjuster so we can stay in touch with you.

A team of adjusters is now working in your area. We intend to make initial contact with each affected property owner within several days after a claim is filed. In major disasters, with hundreds of homes destroyed or badly damaged, it may take us a little longer to contact policyholders. We appreciate your patience.

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2. Take measures to protect and clean up your property

There are several things you can do before the adjuster arrives at your property.

- Use plywood, tarps or other materials to cover broken windows and damaged rooftops. This will prevent further damage from inclement weather. Share with your adjuster copies of bills and receipts of all materials/service.
- Separate damaged and undamaged property, and begin to compile a list of the damaged items.
- If you have access to a camera, take photographs of damage to your structure and the damaged personal property. Give a set of the photographs to your adjuster.

3. Meet with the adjuster for an initial inspection of your property

An Adjuster will visit your property. The adjuster may develop estimates on damage to your home and personal property. The amount of time spent on an investigation varies. A review of ice damage usually can be completed in one visit. Please try to be present during each appointment and point out all areas of concern.

4. Compile an inventory of your damaged personal property

Your adjuster will help you compile a list of personal property damaged in the storm. The list should be as complete and accurate as possible. We understand this can be a time-consuming and emotional task, but do the best you can. A well-done list speeds up the claim process. After you complete the list, provide a copy to your adjuster.

5. Meet with the adjuster to discuss your settlement

After the investigation is completed, the adjuster will contact you – in person or by telephone – to review you claim and discuss the settlement.

6. Be careful in selecting a contractor

It is your responsibility to select a contractor and arrange for repairs. It is usually best to select a local contractor or repair service, one who has been in the area for several years, who is insured and bonded, and who gives you a written guarantee.

As we work with you in the upcoming weeks, please feel free to ask questions and express all of your concerns. Thank you for insuring your property with Farmers Union Mutual.

We look forward to helping you.

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