

## **YOUR DUTIES AFTER A LOSS.**

In case of a loss to covered property, you must see that the following are done:

- 1) Give prompt notice to your insurance company or agent;
- 2) Notify the police in case of loss by theft;
- 3) Protect the property from further damage;
  - i) Make reasonable and necessary repairs to protect the property; and
  - ii) Keep an accurate record of repair expenses;
- 4) Prepare an inventory of damaged personal property showing the quantity, description, actual cash value and amount of loss. Attach all bills, receipts and related documents that justify the figures in the inventory;
- 5) As often as reasonably require:
  - i) Show the damaged property;
  - ii) Provide records and documents requested and permit copies to be made; and
  - iii) Submit to Examination Under Oath, while not in the presences of any other insured, and sign the same;
- 6) Submit, within 60 days after requested, your signed, Sworn Statement in Proof of Loss which sets forth, to the best of your knowledge and belief;
  - i) The time and cause of loss;
  - ii) The interest of the insured and all others in the property involved and all liens on the property;
  - iii) Other insurance which may cover the loss;
  - iv) Changes in title or occupancy of the property during the term of the policy;
  - v) Specifications of damaged buildings and detailed repair estimates;
  - vi) The inventory of damaged personal property described in 4. above;
  - vii) Receipts for additional living expenses incurred and records that support the fair rental value loss.