



FT. MEADE

Winter Weather Event Claims Assistance Question and Answer Sheet Renter's Insurance Program

This document has been prepared by Alliant Insurance Services to assist military personnel and their families at Ft. Meade in the processing of claims for damages that may have been incurred resulting from the recent winter weather event that has effect the Maryland region. Under the military resident's Renter's Insurance policy some of your losses may be recoverable. This sheet is intended to assist in answering commonly asked questions and ease the claims process. This document is not all inclusive and is not intended to replace or amend the coverage that is provided by the Renter's Insurance policy. We trust that this information will be useful for your purposes.

Question: Is the cost for food spoilage coverage?

Answer: Yes.

Question: If any of my electronics are damaged and no longer working are they covered under my renter's insurance policy?

Answer: Yes.

Question: Is there a deductible that I must satisfy first before my losses are covered by insurance?

Answer: Yes. The deductible is \$250.00 and is deducted from the total amount of your claim.

Question: If my losses are under \$250.00 do I still have a claim?

Answer: No. Unfortunately damages under this dollar amount are absorbed by the resident.

Question: Is there some proof I must submit to substantiate my losses?

Answer: Yes. Documentation is useful in processing your claim. Items such as receipts, photographs of the damaged items, original copy of an owner's manual and related information.

Question: What are “Additional Living Expenses” under the policy? What items are covered?

Answer: Additional living expenses are covered under the policy. These expenses are typically defined as costs associated with relocating to hotel as a result of the weather emergency, additional food expenses incurred during the period of the weather emergency and items purchased connected to routine living needs required by the weather emergency.

Question: How do I submit my claim?

Answer: The neighborhood managers will provide an incident and inventory sheet. Any documentation should be submitted to Alliant Insurance either by fax or e-mail to the following...

Melissa Tharp, mtharp@alliantinsurance.com fax # 248-203-7509 Phone # 248-205-2912 or Michele Williams, mwilliams@alliantinsurance.com fax # 248-203-7523 Phone # 248-205-2923.

Paperwork can also be mailed to Alliant
1050 Wilshire Drive Ste 210
Troy, MI 48084

Question: How long will the claim process take?

Answer: An adjuster makes the initial contact with the resident within 24 hours of the claim submission. A check is sent out to the insured within 10-14 business days.

Question: What is replacement cost value and how will this affect my claim?

Answer: The policy provides to compensate you for the amount it costs to replace the damage item of similar kind and quality.