



...Frequently Asked Questions

Q: Who do I call if I have general questions about my policy?

A: The first person you should contact is your insurance agent. The name and phone number of your agent is located in the top left corner of the Declarations Page of your policy or the Policyholder's Website under the Agent Information title. The agent should be able to answer any questions you may have. If you need help determining who your agent is, call ASI at 866-274-8765.

Q: How do I report a claim?

A: Call us at 1-866-ASI-LOSS to file a claim. You can also report a claim online at http://www.americanstrategic.com/claims_center/report_claim.aspx. Please have your policy number and telephone numbers available to complete the form.

Q: Do I need to file a police report for vandalism or theft?

A: Yes. The policy conditions state you must file a police report for such losses.

Q: What if the facts change or I don't have all the information I need to report a claim?

A: Always report your claim promptly. Remember you are going to be in contact with an ASI claim representative throughout the claim handling process, so you will have plenty of opportunity to provide additional information.

Q: What will I need to show proof of ownership for property stolen from my home?

A: Providing any of the following will help support your claim: receipts, owner manuals, warranty cards, appraisals, photographs or original manufacturer's boxes. Additional information such as credit card receipts, cancelled check copies and bank statements may also be required.

Q: What is a Public Adjuster and do I need to hire one?

A: A public adjuster may contact you shortly after a loss to solicit assistance with your claim. Public adjusters are independent claim adjusters and are not associated in any way with ASI. For their services, public adjusters will charge you a fee based on the total value of your settlement. These fees may be considerable and are not reimbursable under your ASI policy. As an ASI policyholder, we believe that you do not need to hire a public insurance adjuster to settle your insurance claim. Our experienced claims representatives are here to assist you and help you through the process.

Q: A Natural Disaster caused the damage to my property. How will ASI handle my claim?

A: If, after a natural disaster, the volume of claims reported is significant. We are likely to declare the losses a catastrophe. We will use specialized catastrophe adjusters and depending on the conditions, we will advertise on local radio stations or through our independent agent network. We may place banners around the affected area with specific instructions for getting help with your claim. In most cases, our mobile response unit will be on site to offer further help.

Q: I have an open claim and have received payment for all but \$1,000. Why?

A: All property insurance policies have a Deductible. This means that you must pay an amount equal to the amount of the Deductible. Generally speaking, the policy deductible runs from \$500 to \$5,000. However, in Hurricane prone states, it is common to see a Hurricane Deductible for 2% of your dwelling coverage limit. These deductibles reduce the cost of insurance and are indicated on the Declarations Page when they apply.

Q: My agent switched my policy to ASI. How does my mortgage company know who to pay?

A: We send a letter to your mortgage company and encourage you to do the same.

Q: Why is my Mortgage Company listed on my settlement draft?

A: Claim payments may include the name of your mortgage company. If it does, be sure to ask your mortgage company about their procedure for endorsing your claim payment. If you have satisfied any outstanding mortgages or changed your mortgage company once held on your home during a policy period, please contact both your agent and ASI for an immediate policy update. Proof of your satisfaction of Mortgage is required.

Q: Can I purchase a policy for my residence in Florida and another for my rental in another state?

A: Yes! We currently offer Homeowner coverage in several states – check with your ASI Independent Agent for details about other states where we may be open for new business.

Q: How will I know if I'm being sued and what should I do?

A: If you receive a legal "Summons" or "Complaint," chances are you're being sued. You should call your claim representative and forward your paperwork as directed. By hesitating, you may run the risk of jeopardizing your coverage.

Q: Can I pay my premium online?

A: Yes. You must first register and login to the Policyholder section of our website. We accept personal checks, Visa or MasterCard credit cards.

Q: What should I expect after reporting my loss?

A: After your claim has been submitted to ASI, you will receive a call from a claims adjuster within 24 hours for regular business and within 48 hours for catastrophe. Please call us at 1-866-ASI-LOSS if you have any questions.

Q: Can I report a disaster claim online

A: Yes, you can complete our online claim form to report a claim. A dedicated team will be assigned to handle the claims arising from the event. Please make sure to have your policy number and telephone numbers available when filling out the online form.

Q: How soon will an adjuster arrive at my home?

A: The order in which we schedule inspection appointments is based on several factors but the volume and severity of claims arising from the disaster is the main determinant of this. Our goal is to have an adjuster inspect your loss as soon as possible.

Q: How can I contact my adjuster?

A: Once we have assigned an adjuster to assist you with your claim, their name and phone number will be provided.

Q: Will ASI pay for temporary repairs?

A: We pay for reasonable expenses related to preventing further damage to your property until ASI can send someone out to inspect it.

Q: What do I do if I find more damage to my home?

A: If you find additional damage, take necessary steps to prevent further damage. Please call your adjuster to advise you prior to making permanent repairs.

Q: I need to make emergency repairs to my home. What should I do?

A: For emergency repairs, like a water line break in your home, please take care of the problem immediately so that you and your family are safe. We will pay the reasonable covered cost to protect your property from further damage. Please retain all replaced parts and save your receipts.

Q: When can I get started on my repairs?

A: Your ASI adjuster will advise you.

Q: What can I do to expedite the claims process?

A: Be prepared to provide ASI with a good description and photos of the damages to your property. Make sure we have your current contact information – phone number, e-mail and physical address – to contact you when necessary. Keep receipts for any temporary repairs or additional living costs you incur and submit them to your adjuster for consideration.

Q: Do I need flood insurance if I do not live in a mandatory flood zone?

A: Yes, everyone lives in a flood zone. Flood is the #1 natural disaster in America. In fact, 33% of all flood claims occur in the low to moderate risk flood zones, which do not mandate flood insurance. To learn more about the risk of floods, please visit <http://www.FloodSmart.gov>.

Q: Will my homeowners policy cover damage caused by flood?

A: Typically, a homeowners policy does not cover damage caused by flood or rising water. However, ASI is a National Flood Insurance Program provider and offers flood insurance under a separate policy. Ask your Agent for a free flood quote.