

THE STORM'S OVER.

Let's Get You Back on Track – Fast.

When a hurricane hits your rental property, recovery starts with a strong, supportive claims process. At Millers Mutual, we understand the challenges you face and are here to help you get back on your feet with clarity, compassion, and confidence. Here are some tips for streamlining your hurricane-related insurance claim:

Know What's Covered Before the Storm



Understanding your policies ahead of time gives you peace of mind when disaster strikes. Coverage for wind, water, and flooding varies between policies:

- Your Businessowners Policy (BOP) may cover certain types of water damage but not flooding.
- Flood insurance is typically separate and essential in hurricane-prone regions.
- Liability coverage and loss-of-rent protection may also apply to your situation.

If you're unsure what's included, talk to your Millers Mutual agent for a clear breakdown.

Create and Maintain a Detailed Inventory



A current list of items at your property makes it easier to demonstrate your losses. Include:

- Appliances, HVAC systems, and environmental systems (sump pumps, radon mitigation, etc.)
- Common area features, such as gym and laundry equipment
- Computers and other IT equipment
- Maintenance tools and security systems
- Business documents and lease agreements

Include serial numbers, purchase dates, and estimated values when applicable. Keep a digital record of your inventory and update it regularly.

Secure the Property to Prevent Further Damage



Take temporary steps to avoid secondary damage:

- Use tarp or board to cover any exposed openings
- Shut off electricity and gas if necessary
- Avoid contact with floodwaters or unstable structures
- Follow CDC and FEMA safety guidance during cleanup

Save receipts for all temporary repairs and supplies, as you may be eligible for reimbursement.

Report Damage Immediately



As soon as it's safe, contact Millers Mutual to report any damage. Quick reporting not only initiates the claims process faster but also helps prevent further loss. You can:

- Call 800.745.4555
- Submit a claim on our website or email us
- Reach out to your Millers Mutual agent

You may also need to notify your mortgage servicer, as the company may be listed on your policy and involved in releasing settlement funds.

Document Everything Thoroughly



Immediately take photos and videos of all damage. Capture:

- Exterior and interior property damage
- Damaged equipment, furniture, and business documents
- Safety risks such as exposed wires or structural damage

Document before-and-after comparisons, if possible. Maintain a journal of your interactions with claims adjusters. Record dates, names, and summaries of conversations. This information helps preserve continuity if multiple representatives handle your claim.

Gather All Relevant Paperwork



Having the right information ready speeds up your claim. Be prepared to provide:

- Your policyholder name and policy number
- Your agent's contact information
- Insurance documents (preferably stored digitally and physically)
- Receipts or records that show regular maintenance or storm preparation efforts

If you need copies of your policy documents, contact your agent for assistance.

Ask Questions and Stay Informed



It's your right to understand the process. Don't hesitate to ask questions, such as:

- What's covered and what's not?
- How will my claim be evaluated?
- What's the timeline for resolution?
- Will this impact my future premiums?

Our claims team is here to guide you, answer your questions, and help you feel supported at every step.

Count on Millers Mutual

We specialize in insuring multifamily housing and mixed-use rental properties. That means we know how to help you weather the storm, supporting your business when it matters most by resolving claims efficiently and equitably so you can recover faster. For more information, visit our Claim Center or call us at **800.745.4555**.