

To Our Policyholders,

We are closely monitoring Hurricane Florence for the possibility of a severe storm. When there is a large weather event, claims may be processed slightly different than during normal times. Here are some guidelines and what you can expect:

- Report your claim online at [LoudounMutual.com](http://LoudounMutual.com), call your local agent, or call 800-752-3458.
- Please have your policy number available when submitting a claim.
- Provide phone numbers and email addresses for the person who is the point of contact
- Give as much detail as possible on the damages and the severity. If roads are blocked or local authorities have restricted access, please let us know.
- A storm increases the volume of claims. Contact will be made as soon as possible but may be delayed. Your first form of contact may be by phone, email or letter depending on the severity of the claim.
- If you have already obtained an estimate for repairs please submit to our office by email, fax, text or USPS for review.
- Do what is reasonably necessary to protect your property. You do not have to wait for an adjuster for emergency repairs, tree removal or tarping. Please take photos of the damages if able.
- Have a reputable company remove any trees removed from homes, outbuildings or fences. Be cautious of unlicensed and out of state contractors.
- Save **ALL** receipts related to your claim.
- If your home is unlivable please advise. A home without electricity is an inconvenience but is not considered unlivable unless there is a medical condition.
- An adjuster will contact you prior to the inspection.
- You will receive notification by phone, email or letter regarding the adjuster's inspection and coverage decision.
- If your claim is for food spoilage only, please complete [THIS FORM](#) and submit to our office.

Please submit any documentation to our office by the following methods:

Email: [claims@loudounmutual.com](mailto:claims@loudounmutual.com)  
Fax: 540-301-2153  
Cell Phone: 571-577-2115 (TEXT ONLY)  
Mail: Loudoun Mutual Insurance Company  
PO Box 58  
Waterford Virginia 20197

Make sure to include the claim number on all correspondence. We appreciate your patience.