



LOUDOUN MUTUAL



LOUDOUN MUTUAL INSURANCE COMPANY ☐ POST OFFICE BOX 58 ☐ WATERFORD, VIRGINIA 20197
PHONE 540-882-3232 ☐ CLAIM FAX 540-301-2153 ☐ claims@loudounmutual.com
Website: www.Loudounmutual.com

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General Claims email
claims@loudounmutual.com

Adjuster Reports email
Adj.reports@loudounmutual.com

Claims Cell Phone – Texts
(571) 577-2115

CLAIMS HANDLING GUIDELINES PAGE 1

Mission Statement

Our goal is to promptly, accurately and fairly adjust claims, with professionalism and aggressive good faith. To aid our policyholders in their time of need with compassion and integrity.

Core Values

Contact within 24 hours. No delayed payments. Tie goes to the policyholder. The agent is your friend.

IMMEDIATE NOTICE TO THE COMPANY Agencies and our Integrated Services are to take all the initial claim information from a policyholder and enter into our claims system. Any additional information for the claim can be e-mailed to Claims@Loudounmutual.com Please get as complete information as possible, including loss location, or specific building if a farm policy and current contact information. Loudoun Mutual will assign the claim to an adjuster within 30 minutes, and will provide

the agent's office with an acknowledgment the same business day by e-mail. The claims system will immediately receive an acknowledgment and return email with the claim number that has been assigned to that claim to the agent and Insured. You can also fax claim information to 1-540-301-2153.

Contact with the Insured: Please verify the current named insured and point of contact match the loss notice and the loss location is the same as property location listed on the declarations page. Obtain/confirm any additional phone #'s, mailing address, email addresses and insured's preference for contact.

Sending Information to LMIC: Insured may forward information (estimate, food list, photos, inventory sheet, copy of receipts/bills) to LMIC as follows: **(please reference Claim # on all correspondence)**

Email to: Claims@Loudounmutual.com
Text: Claims phone (571) 577-2115
Fax: Claims fax # (540) 301-2153
USPS Mail: Loudoun Mutual Insurance Co.
P.O. Box 58
Waterford, VA 20197

CLAMS HANDLING GUIDELINES

HELP THE INSURED KNOW WHAT TO EXPECT

We try to make phone contact with the insured on the same day that we receive the claim, but this is not always possible. Please caution the insured that they need to take steps to protect the property from further damage, and to save all receipts from emergency repairs to be submitted as part of their claim. They should try to hold onto any damaged property until we have had a chance to inspect it, and should not make any repairs except those that are necessary to prevent further damage. Please try to verify current named insured(s) information as well as current mortgagee information with the insured when they first report the loss, because any damage to the building(s) will require that we include the mortgagee's and all insured's on any claim check. Also verify the best DAYTIME phone number they can be reached. If the insured has an email address they use, please include that.

STAFF ADJUSTERS DRAFT AUTHORITY Our staff adjusters can write checks up to a \$10,000 limit. These checks are limited to emergency board up or immediate living needs.

PAYMENT OF CLAIMS Except for the times when staff adjusters use draft authority, all claims payments are issued from our Home Office. Under normal conditions, payments can be made within two or three business days of receipt of the proof of damages in our Home Office. Proof of damages differs for each claim and is determined by either the claims adjuster, home office and could include management review and input. Payments are usually mailed to the insured with a copy of the estimate for repairs and explanation of payment letter. When the payment is for damage to the real property, the mortgage company will be listed as a payee. Any additional insureds listed on the policy will also be listed as a payee.

CLAIMS FOR PERSONS WITH TIES TO LOUDOUN MUTUAL In order to avoid the appearance of any conflict of interest, an independent adjuster will be used for any employee, director or agent of Loudoun Mutual, or members of their immediate family, when the claim is expected to exceed \$10,000 or if it is the third claim within a two year period.

24 HOUR CLAIM REPORTING When an insured needs to report a claim and neither the agent's office or Loudoun Mutual office is open, they may use our toll-free number, 1-800-752-3458. This will connect with a call center to record the necessary information, and to give the insured a few suggestions on what they need to do until contact is made by the adjuster. The after hours call center has a matrix of damages/events that warrant a claim being "escalated" and called in to our after hours on call staff adjuster.

CATASTROPHE LOSSES Major windstorms, snowstorms, hailstorms or similar occurrences put a strain on agency and company resources. If warranted, we will use our toll-free phone line (1-800-752-3458) to switch incoming calls to a claims call center to take calls from policyholders. Agents will be notified that the line is being switched over, so that they can use our regular phone line (540-882-3232) or our **agents only** toll-free number (800-260-9775) to reach our office. We still ask that our agents take the initial claim notice from the policyholder, but when a policyholder cannot reach the agent's office, they will be able to report the claim on our toll-free line.

REPORTING INFORMATION Any claim information can be faxed to (540) 301-2153 or should be emailed to Claims@Loudounmutual.com. Please do not send loss notices or information to an individual's email address unless they are expecting it. If they are out of the office, this will delay getting the information to the correct place. Claim status can be checked at our website at www.LoudounMutual.com

CONTACT INFORMATION Our resident staff adjusters can be reached as follows:

Fax: (540) 301-2153

Charlie Reid, Staff Adjuster
Loudoun Mutual Insurance Co.
Post Office Box 275
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Cell: (540) 435-2935
Charlie.Reid@Loudounmutual.com

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