

Rely on the  
Insurance  
Experts



## About Us

For many years, Marshall & Sterling has been providing personal insurance and loss prevention solutions to the region.

Our mission is a simple one: to protect our customers' assets. We strive to provide excellent insurance solutions while exceeding our customers' expectations.

As an independent agent, our long-standing relationships with major insurance carriers enable us to offer a wide variety of insurance solutions and asset management services tailored to meet your unique needs.

**Marshall  
& Sterling**  
INSURANCE  
LEEDS ♦ SARATOGA SPRINGS  
[www.marshallsterling.com/leeds](http://www.marshallsterling.com/leeds)



**QUESTIONS? WE'RE HERE TO HELP.  
CALL TODAY: 518-943-3900**



"I have a  
homeowners  
insurance claim.  
Now what?"



So, you've had a fire, water damage or another unfortunate event in your home.

Don't fret ...we have all the information that you need to get your claim underway so you can get your life back to normal.



## Marshall & Sterling Claim Specialist

**Michelle Conway**

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Tel: 518-943-3900 ext.1062

Fax: 518-943-7440

### **After Hours Call Center**

M&S EMERGENCY CALL CENTER: Tel. 866-895-1212  
In the event of a severe claim or emergency, our call center  
is available 24/7



Coverage  
When and  
Where You  
Need It



AUTO  
HOME  
LIFE

## Dealing with a Homeowners Claim with Ease

**When you have a homeowners insurance claim, your actions can make all the difference.** Here's how to maneuver through the claims process with ease:

- If you were away from your home when the incident occurred, exercise caution when entering your property. If you have sustained major damage, contact your local government officials to determine how you should proceed.
- Report downed power lines to the utility company, and keep your electricity off if there is standing water in your home.
- If it appears as though it is not safe to be at your home, leave.

- Contact us to report how, when and where the damage occurred. Make a note of the claim handler's name, telephone number and identification number when you call.
- Protect your home from further damage without putting yourself in danger. This may include boarding up windows and salvaging your possessions that did not sustain much damage—your claim handler can advise you on how to do so safely.
- Prepare a list of damaged or lost items from your home.

- Keep damaged items in your home until the claim handler has come for an inspection. Also, consider photographing or videotaping the damage.
- Provide receipts for damaged items if you saved them.
- If you need to temporarily relocate, save all your receipts for additional expenses. Your policy may cover you for additional living expenses during this time.
- Once you've reported your claim, the claim handler will send you some documents to complete within a specific period of time. Contact us if you have any questions, and return these forms promptly.

- Contact your mortgage lender to notify them of your loss and to discuss potential contractor bids. Your lender may want to inspect a contractor's job before making a final payment.
- Let us help you throughout the process—contact Diane Ortlieb if you have questions or concerns.

Also, we are happy to provide you with a list of contractors who can fix the damage to your home, giving you one less thing to worry about.



INSIGHTS

If you have any questions about your policy, we're here to help!



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