

## Insurance Claim Enquiry Form

### Part One – *“I need to make a claim, now what?”*

We are ready to help you with your insurance claim, here’s what you need to know:

- Your insurance broker is here to help you, they earn part of your premium each year to be available to answer all your questions escalate this through your brokerage until you get what you need:
  - How to proceed and what should be happening?
  - Whos insurance covers what if multiple parties are involved?
  - How long should the claim process take?
  - What to do if the parties involved are dragging their feet?
  - What is your coverage for housing during the process?
  - Am I agreeing to settlement if I cash the insurance check?
  - What if the estimates I get exceed the amount the various insurance companies are willing to pay?
  - How do I know when this is the best deal I am likely to get?
  - What if more damage is found once works start and I have cashed the check?

West Village GC has almost 20 years experience dealing with these exact scenarios and we can answer any and all of these questions and guide you through the process with the help of your broker.

Your broker won’t know how much repairs should cost or if offers from the various insurance companies are reasonable. This is where a good relationship with an experienced General Contractor will pay dividends.

### Part Two – *“I understand who’s paying for what, what’s next?”*

This is where the negotiations start and having an experienced partner on your team will make all the difference.

What to do next:

- The moving company
  - Choosing a good moving company is very important and these costs will be covered by your policy. Don’t cheap out here, your home should be photographed and inventoried by the moving company before moving to make sure every item is put back in its exact location. We have relationships with the most reputable moving companies in the city and will oversee this process for you from beginning to end and you shouldn’t have to lift a finger.
    - Deliver necessary items to your new accommodation, various locations or storage.
    - Humidity and temperature controlled storage
    - Special art and piano handling if necessary
    - Full photo inventory to make sure everything is put back exactly, to the last detail.

- **Your Accommodation**  
Your insurance company will likely have an accommodation limit on your policy, ask your insurance agent what this is. Most insurance companies will house you into comparable accommodation for the duration of your claim. We can help you understand how to approach this and what is reasonable to expect.
- **Negotiating with your Insurance Company**  
West Village GC will help you negotiate the right amount for your claim, insurance companies base claims on national averages, these numbers are often not in line with NYC construction costs, we can help you negotiate this and guide you through the process.

### **Part Three - The Renovation**

- Once you have your move and storage sorted out, your accommodation all set and a check to cover the damages in hand, you have probably learned a great deal more about insurance claims and construction that you never wanted to know. If you have chosen the right team, the construction phase will go smoothly and you will be back in your home on a firm and predetermined date sometime in the near future with everything replaced and as good as new.

*Choose West Village GC, you're in good hands.*

To help us understand your particular circumstances please fill out the items below:

#### **1) Your Information:**

Name: \_\_\_\_\_

Email: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_  
*(property where incident occurred)*

Type of damage/claim type: \_\_\_\_\_  
*(brief description i.e. fire damage, water damage etc.)*

If water damage, how did the incident occur?

Check as applicable:

- My building leaked (heat pipe, roof, pipe behind the wall)  
*You will need your buildings insurance details.*
- Leak originated in my neighbor's apartment and came into mine (their washing machine, tub or shower leaked, etc.)  
*You will need your neighbor's insurance details.*
- I had a leak within my apartment (my washing machine, tub or shower leaked, etc.)
- The third party damaged my home (a moving company set off a sprinkler etc.)
- Don't know.

The more knowledge and experience you have as a client the better, but don't worry if this is your first time.

Have you ever made a claim in NYC before?

- Yes  No

Have you ever done a renovation in NYC?

- Yes  No

## 2) Insurance company information:

A. Your insurance Company name: \_\_\_\_\_

Insurance Broker Information: \_\_\_\_\_

Insurance Person of Contact: \_\_\_\_\_

Email: \_\_\_\_\_ Phone Number: \_\_\_\_\_

If you hve this information it is useful, but we can get it later if you don't:

Policy Number: \_\_\_\_\_ Claim Number: \_\_\_\_\_  
*(provided to you by your insurance company)*

Limits on contents: \$ \_\_\_\_\_ Limits on accommodation: \$ \_\_\_\_\_

If required:

**B. Buildings insurance Company name:** \_\_\_\_\_

Insurance Broker Information: \_\_\_\_\_

Insurance Person of Contact: \_\_\_\_\_

Email: \_\_\_\_\_ Phone Number: \_\_\_\_\_

If you hve this information it is useful, but we can get it later if you don't:

Policy Number: \_\_\_\_\_ Claim Number: \_\_\_\_\_  
*(provided to you by your insurance company)*

Limits on contents: \$ \_\_\_\_\_ Limits on accommodation: \$ \_\_\_\_\_

If required:

**C. Neighbors insurance Company name:** \_\_\_\_\_

Insurance Broker Information: \_\_\_\_\_

Insurance Person of Contact: \_\_\_\_\_

Email: \_\_\_\_\_ Phone Number: \_\_\_\_\_

If you hve this information it is useful, but we can get it later if you don't:

Policy Number: \_\_\_\_\_ Claim Number: \_\_\_\_\_  
*(provided to you by your insurance company)*

Limits on contents: \$ \_\_\_\_\_ Limits on accommodation: \$ \_\_\_\_\_

Is there anything else you think we should know? \_\_\_\_\_

**3) Your Building**

Building Management Company name: \_\_\_\_\_

Person of Contact for your building: \_\_\_\_\_ Phone: \_\_\_\_\_

Company Name: \_\_\_\_\_

Name of their adjuster: \_\_\_\_\_ Phone number: \_\_\_\_\_

Your broker should review the building policy, your policy and the buildings bi-laws to work this out, we are very familiar with the general outline of this conversation and can assist if necessary.

**Please feel free to email or call us should you need assistance with anything above.**

**General Contractor details:**

West Village GC

212 – 649 – 4632

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