



# Theft Loss Claim Checklist



## Secure Your Home

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- It is your duty to protect your home from further damage. If your home is open from a break-in, secure it: board up any broken windows and doors etc. If you need to hire a contractor to secure your home, save your receipts.

## Police Report

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- Be sure to report your theft to the police and obtain the police report number as the company will want to see the report.

## Claims Adjuster

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- Your claim adjuster will call to set up an appointment to inspect and estimate your loss, or he/she may just request an estimate of any damages and an inventory sheet of your stolen items and the replacement values.

## Repairs

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- Choose a contractor to provide an itemized estimate of any damage to your home from the break-in.

## Inventory

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- If personal property was stolen or damaged, start an inventory list. It will be your responsibility to inventory all stolen and damaged personal property. Do not discard any damaged property until given permission by the adjuster. Your company adjuster or your Tompkins Insurance representative can provide inventory worksheets for your use.

## Claim Check

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- If there is a mortgage on your property and the lending institution is listed on the policy, they may be named on the claim check for any structure damage. Contact your lending institution regarding their procedure for claim checks.
- If there was previously a loan on the property that has since been satisfied, please check with your Tompkins Insurance representative to ensure you have provided proper documentation to remove them from your policy.

This checklist is provided as a resource to assist in many claim scenarios. Your Tompkins Insurance representative is available to discuss the specific details of your claim.

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