

MILITARY HOUSING

Personal Property Insurance

# property



 **Alliant**



Native Insurance  
AGENCY

PERSONAL PROPERTY

# Q & A

## **1** How do I file a claim?

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## **2** What exactly is personal property?

Personal property refers to items owned by you that are used within your household. This does not include things that are permanently attached to the building.

## MILITARY HOUSING

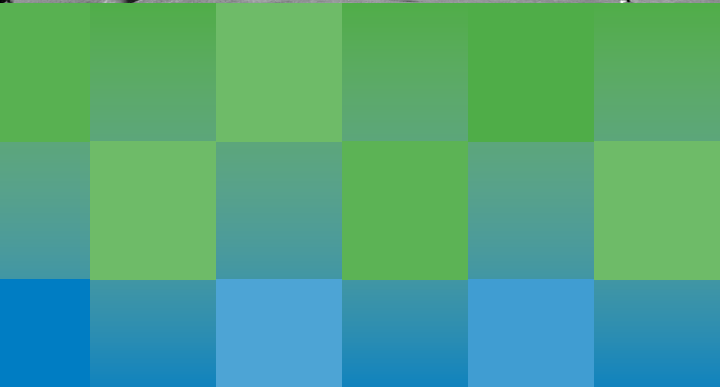
# Personal Property Insurance

**W**elcome to the military housing personal property insurance program. We look forward to serving you.

### **Coverage Amount**

You are covered for up to \$20,000 on any single event.

This brochure is provided for information purposes only. Your policy may contain limits, exclusions, and limitations that are not detailed in this brochure.



PERSONAL PROPERTY

# Q & A

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## **2** What exactly is personal property?

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### **3** What are the exceptions or property not covered?

Coverage does not apply to loss or damage to any motor vehicle, watercraft, accounts, bills, deeds, passports, transportation or other tickets, securities, gold, precious stones or metals, jewelry or other similar valuables, works of art, manuscripts, or mechanical drawings.

### **4** What types of losses are not covered?

Damage that results from and is confined to wear and tear, insects, animals, freezing, extremes of temperature, dishonesty or infidelity, and mysterious or unexplained loss would not be covered.

### **5** What is the limit of insurance?

Under this policy, your insurance protection is up to \$20,000 per occurrence.

### **6** If I experience a loss, what should I do?

First, protect your property from further damage and retain the damaged property until after you have spoken with your claim representative. You must notify the insurance carrier of the claim within 24 hours of discovery and complete and submit a claim form. If the loss involves any laws being broken, a copy of the police report will also need to be sent to your claim representative.

### **7** What sort of supporting documents will be needed for my claim?

Generally, if the property is damaged and can be repaired, a repair estimate should be obtained. If you have receipts for the item or other documents that describe the item in detail, these will help in settling the claim in a timely manner. If you do not have any documentation, you should list the items, including details such as make, model, features, date purchased, place purchased, and your estimate of the cost to replace it. Photos of any damaged property must be submitted with the claim.

### **8** How long does it take to settle a claim and receive payment?

In most cases, 30 days upon receipt of all information.

### **9** How does the company decide whether to repair or replace an item?

The company will settle the claim for the lesser of repairing or replacing the item with a new item that is of like kind and quality.

### **10** Are there any steps I should take before there are any losses?

We highly recommend that you keep an inventory of your personal property and photos of special items at a location different from your residence. In the event of a serious loss, this will help speed the claim settlement process.

### **11** If I have any questions about this insurance or about a claim, whom should I contact?

Contact the insurance carrier.

This question-and-answer summary is intended to help you understand your coverage. The actual policy wording, and not this brochure, will be used to determine coverage and settle claims. Please refer to the policy for specific terms, conditions, limitations, and exclusions.



