

# Military Residents Personal Property and Liability Insurance

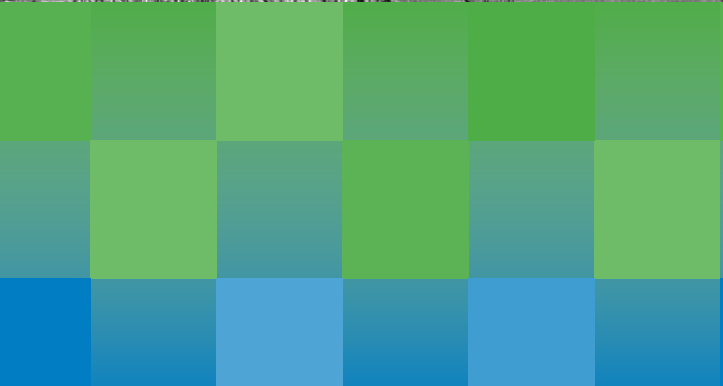


 **Alliant**



**W**elcome to the military housing insurance program. To improve the quality of life of military personnel, we offer residents personal property and liability insurance.

We look forward to serving you.



## PROPERTY AND LIABILITY

# Q&A

### **1** 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. If the loss involves any laws being broken, then a police report will need to be filed.

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

All claims should be reported within 24 hours of discovery by completing and submitting a claim form. The claim form can be downloaded from the community web site or obtained from Alliant Insurance.

The claim form may be submitted via email, fax or mail to:

#### **Melissa Tharp**

Alliant Insurance Services  
101 Southfield Road  
Birmingham, MI 48009  
(800) 888-9088 Toll-Free  
(248) 203-7509 Fax  
mtharp@alliantinsurance.com

After-hours emergency contact:

#### **Deepa Cook**

(248) 890-1015  
dgcook@alliantinsurance.com

### **3** What is personal property and liability?

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. Liability is a legal responsibility you may have.

### **4** What kinds of losses are covered?

Personal property insurance protects you from any direct loss to your property, which includes fire, lightning, smoke, wind, flood, earthquake, burglary, vandalism, collapse, water damage and more. Liability insurance protects you from having to pay damages to other people if you have been found responsible for unintentionally injuring them or damaging their property.



## **5 What owned personal property is excluded from coverage?**

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.

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

Personal property 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 are not covered.

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

Your insurance protection is \$20,000 personal property and \$100,000 liability per occurrence.

## **8 What are the applicable deductibles?**

You will have a deductible on personal property of \$250 and on liability of \$0.

## **9 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.

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

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

## **11** 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.

## **12** 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.

The 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.

