

Be Certain with Centauri Insurance

Our Claims Process



We understand that dealing with a loss can be a stressful experience. Our team is dedicated to making the claims process *simple* and *swift*.

centauriinsurance.com

BIG ON PROTECTION BIG ON PEOPLE

HERE'S WHAT YOU CAN EXPECT FROM
CENTAURI'S SIMPLE CLAIMS PROCESS:

1 REPORTING THE LOSS

An insurance claim can first be reported by:

Calling our claims line: **866.215.7574**

Visiting us online: **[CentauriInsurance.com](https://www.CentauriInsurance.com)**

Contacting your independent agent

If you have a separate flood policy through the National Flood Insurance Program (NFIP), please call **877.254.6819** to report your flood claim and file your Notice of Loss.

If you need us to arrange mitigation services, particularly if you sustained a fire or water loss, we're happy to help. We maintain partnerships with expert mitigation companies in your area that have been vetted for the quality of their work and their communication with customers.

2 ASSESSING THE LOSS

After your claim is reported, one of our claims professionals will contact you to learn how the loss occurred and what damages were sustained.

This information is important in helping us to understand the cause of loss and resulting damage when properly applying the coverages available under your policy for the loss. It also lets us know what help you may need. For example, you may need assistance finding temporary housing if a large loss has rendered your home temporarily unlivable.

3 INSPECTING THE DAMAGES

In most cases, an in-person inspection of the damages will be needed in order to resolve your claim. We have field professionals in your area who will inspect the damages to your home and contents, document the damages with photos, and prepare a repair estimate based on the inspection.

4 PAYMENT OF THE CLAIM

The claim professional will compare the results of the field inspection to the terms of your policy. They will explain the basis of any payment due under the policy, and provide you with a copy of the estimate.

5 REPAIRING THE DAMAGES

Damages will be repaired by a contractor(s) of your choice. It is important to provide them with a copy of our estimate. If they identify additional damages or work to be done, they can contact us so we can perform an additional review.

This is an outline of Centauri's claims process and is for informational purposes only. Your claim process may be different based on the unique characteristics of your loss. Please refer to your policy contract for coverages, conditions and exclusions.