

# PROPERTY INSURANCE CLAIMS PROCESS

1. Claim Reported: to Catholic Mutual Atlanta Claims / Risk Manager (CRM: Jordan Harper Office: 404.920.7377, Fax: 402.551.2943, Email: [jharper@catholicmutual.org](mailto:jharper@catholicmutual.org))
2. Coverage Review: CRM reviews claim for coverage and notifies Parish / School if loss falls within coverage.
3. Initial Inspection: CRM (or designee) inspects claim for cause, condition. Sometimes coverage cannot be determined until after inspection.
4. Deductible: Property Deductible is \$7,500 per occurrence to be paid by Parish / School.
5. Damage Estimate: CRM may involve Catholic Construction Services, Inc. (CCSI) in the bid process and/or obtaining estimates.
6. Bids Received and Evaluated: CRM or Parish / School obtain at least 2 bids for proposed work. CCSI, when involved, reviews bids and prepares cost sheet.
7. Contractor Selected: If Pastor / Principal selects a contractor that is different from the CRM recommended contractor, the Pastor / Principal commits to paying any difference above CRM recommended contractor.
8. Financial Approval: CRM submits claim (with cost summary) for approval.
9. Contract: CRM may prepare, review, and execute contract. All contracts are reviewed by CRM prior to commencement of work.
10. Builders Risk Certificate: CRM provides Builders Risk Certificate as a contract addendum – when applicable.
11. Repair Work: is begun, and completed, with any necessary inspections.
12. Progress Payments: in certain cases, progress payments are requested by contractor.
13. Final Inspection: Parish / School is responsible for inspection of work after work is completed. CCSI may inspect work after completion, obtain lien waivers, guarantees.
14. Payments: All claim payments are issued by Catholic Mutual – Omaha Office. CRM may request payment be delivered to AoA Finance/Controller depending on the amount of the claim.