



# KEY INSURANCE COMPANY LIMITED

6C Half Way Tree Road, Kingston 5, Jamaica W1

Telephone: 876-926-6278, 876-929-7940-3

Web: www.keyinsurancejm.com | Email: info@keyinsuranceja.com

## Commercial Catastrophe Claim Form

<b>Claim No.</b>		
<b>Policy No</b>	<b>Type of Loss</b>	<b>Date of Loss</b>
<b>Insured:</b> <b>Tel:</b> <b>Postal Address:</b> <b>Email Address:</b> <b>Location of Loss:</b> <b>Date Reported:</b>		
		<b>Mode of Notification:</b>

### INSTRUCTIONS ON HOW TO SUBMIT YOUR CLAIM

- 1) This form together with all supporting documents such as invoices or bills, receipts and a detailed cost estimate (where required) should be obtained at your expense and returned to us as per your Policy Conditions.
- 2) If your policy is arranged on an Indemnity basis (i.e. current market value), you should make allowances for depreciation of the items claimed for, due to age, wear and tear, and salvage (where applicable).
- 3) Where your policy is arranged on a Reinstatement basis, you should indicate the current cost of repairing or replacing the items as though they were new.

**NOTE that your Policy Conditions require that your statement of claim together with all other supporting documents MUST be delivered to us within a reasonable time of the date of loss unless stated otherwise. The company has the right to appoint an adjuster to visit the loss location.**

### PLEASE ANSWER ALL OF THE FOLLOWING QUESTIONS. DO NOT LEAVE ANY BLANK.

- 1) Were the Premises occupied at the time of the loss? Yes  No
- 2) Are you the sole owner of the property? Yes  No   
If not, give particulars of other interest (e.g. mortgagee)
- 3) Are there any other insurances on the property whether effected by you or anyone else? Yes  No

If yes, give full particulars: \_\_\_\_\_

### PARTICULARS OF PROPERTY DAMAGED OR DESTROYED

**Please give a brief description of damage: e.g. Roof damage, window damage, room flooded, furniture damaged etc.**

\_\_\_\_\_



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## A) BUILDINGS:

1. What is the age of the Building?..... 2. What is the total amount being claimed? \$.....  
 (You must submit detailed cost estimates)

## B) STOCK:

What is the total Cost Price value of Stock damaged or destroyed? \$.....  
 (You must submit a detailed list of the items together with bills, invoices, sales receipts, photographs, etc. to support the values being claimed)

## C) CONTENTS/FURNITURE, FITTINGS, FIXTURES/PLANT, MACHINERY, EQUIPMENT:

- 1 If your Policy is arranged on a Reinstatement basis, the Amount Claimed in column (5) below will be the Current Repair/Replacement Cost stated in column (4).
- 2 If your Policy is arranged on an Indemnity basis, the Amount Claimed in column (5) should be based on the Current Repair/Replacement Cost stated in column (4) less deductions for age, wear and tear, and salvage (where applicable).

(1) Item No.	(2) Description	(3) Date of Purchase/Age of Item	(4) Current Repair/Replacement Cost	(5) Amount Claimed

**PLEASE APPEND ADDITIONAL SHEETS IF NECESSARY**

I hereby claim from Key Insurance Company Limited the total sum of \$..... which I declare to the best of my knowledge is the true and accurate cost of repair/ replacement of my Property which was lost or damage as a direct result of the above-noted occurrence. and that no claim is being made from any other entity unless so declared above.

**Signature of Insured:** .....

**Date:** .....

\* Please provide contact Information to facilitate inspection of property if other than insured's  
 Contact Name: \_\_\_\_\_ Tel: \_\_\_\_\_

Contact us at E-mail : [info\\_live@keyinsuranceja.com](mailto:info_live@keyinsuranceja.com)  
 Or log in to your account at <https://portal.keyinsurancejm.com>.



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## YOUR DUTIES AFTER A HURRICANE LOSS

- Give prompt notice to Key Insurance Company Limited or your agent of the loss. Note your policy conditions require that your statement of claim together with all supporting documents **MUST** be delivered to Key Insurance Company Limited within a stipulated timeframe.
- Protect your property from further damage. If repairs to the property are required, you must:
  1. Make reasonable and necessary repairs to protect the property.
  2. Keep an accurate record of repair expenses.
  3. Take photograph of damages if possible
- Prepare an inventory of damaged personal effects/contents showing the quantity, description, value and amount loss.

## NEXT STEPS / IMPORTANT ADDITIONAL INFORMATION

- Complete, sign and submit Catastrophe Claim Form (above) along with all supporting documents;
- Obtain a detailed estimate of repairs from a reputable contractor.
- It is important that you provide a phone number(s), preferably mobile numbers, where we can contact you, as well as an email address to facilitate timely communication with us.
- Include pictures and/or video of the damages before you do any clean up with your submission as well as provide same to your adjuster so that we can see the extent of the original damage.
- Do whatever you can to protect your home from further damage. For example, cover holes in the roof or external walls with tarps to keep out the rain.
- Pull up any wet carpet and dry the floors. Please do not discard carpet or any other damaged items, as the adjuster may need to inspect them.
- If you need to purchase tarps and other supplies to protect your home, save all your receipts and provide copies to us or your adjuster when he/she arrives for the inspection.
- Provide us with copies of your invoices for any furniture and/or contents which may have been damaged. If this is not available, obtain quotations for the same or similar furniture and contents.
- Retain all invoices, bills receipts etc., for any damaged items which may have been replaced.