



# Emergency Insurance Claim Procedure

**Principle:** The AMR Executive Board (EB) is responsible for establishing Insurance policy and procedures. The AMR EB provides guidance to Community Manager (CM) and homeowner for handling emergency calls from homeowners with respect to internal damage incurred from failure of external building envelop. The homeowner is required to have a minimum personal building insurance coverage of \$25,000 deductible and \$25,000 loss assessment. The homeowner is advised to have personal property coverage as required to cover their personal property

**Applies to:** All Townhome Homeowners

**Definitions:** CM - Community Manager or THNC designate

## **Requirements:**

When CM is notified by a homeowner of an emergency property insurance claim:

- CM will refer the homeowner to recommended mitigation contractor(s) to immediately begin mitigation.
- CM will advise the homeowner to report the claim to the insurance company that provides their personal insurance on their Townhome
- CM will advise the homeowner that if the claim is for more than \$25,000, to contact the agent that provides the AMR property insurance.

Date Created \_\_\_\_\_  
Appr'd By \_\_\_\_\_

By Who

Attachments \_\_\_yes \_\_\_no