



## **PROPERTY INSURANCE CLAIMS PROCESS**

1. Report Claim: 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. Review of Coverage: CRM reviews claim for coverage and notifies Parish / School if claim for 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: 2024-2025 Property Deductible is \$7,500 per occurrence to be paid by Parish / School.
5. Coverage Types: Property is covered for full replacement cost less any applicable deductible. Roofs are covered on Actual Cash Value basis (replacement cost less depreciation based on life expectancy).
6. Damage Estimate: CRM may involve Catholic Construction Services (CCSI) in the bid process and/or obtaining estimates.
7. 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.
8. Contractor Selected: If Pastor / Principal selects a contractor bid that is higher than the lowest bid submitted, the Pastor / Principal commits to paying any difference above lower of the two bids.
9. Financial Approval: CRM submits claim (with cost summary) for approval to Catholic Mutual home office.
10. Contract: CRM and/or Catholic Construction should review all contracts prior to signing and commencement of work.
11. Builders Risk Certificate: CRM provides Builders Risk Certificate as a contract addendum – when applicable.
12. Repair Work: is begun and completed, with any necessary inspections.
13. Progress Payments: CRM may pay claim in progress payments. CRM may withhold recoverable depreciation until final invoices are obtained and work is complete.

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14. Final Inspection: Parish / School is responsible for inspection of work after work is completed. CCSI may inspect work after completion, obtain lien waivers, guarantees.
15. 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.