Once again, football season in the United States is in full swing. With this comes all the excitement and frustration a person can possibly experience. On any given Sunday, a large number of highly talented individuals go out onto a field to play a game for which they have
spent uncounted hours perfecting. The quarterback throws the ball to one of his receivers and
the receiver runs with the ball down the field closer and closer to the goal line and a score.
Suddenly, a whistle blows, a flag is thrown and what appeared to be a perfectly executed
maneuver is called back because of an error seen by a referee during the play. This flag results
in an official review of the play itself and one of two things follows: (1) either the referee’s call is
reversed and the run down the field counts; or (2) the referee’s call is affirmed and the play
needs to be done again, but with a penalty for the infraction attached which makes the new play
harder.

So what does football have to do with claims reporting and handling? It’s all the same idea.
When a loss occurs to you or your property, that’s the original play in the game. When you report
the claim, a “referee” known as a claims examiner reviews the loss and the insurance policy to
see what coverage exists. This allows payment to be made. If there are errors or missing
information in the claim paperwork, it can easily result in a “flag.” A flag in a claim file can result
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penalty (payment of less than your total loss).

In order to help you get less “flags” on any claim you have to file, here are a few basic instructions for filing a claim with ARM:

1. Promptly notify ARM of the claim by telephone, email, or letter.
2. Complete and sign the claim form which is available on the ARM website at www.adventistrisk.org. Select Forms / Claims. Then, select the appropriate form from the Property and Casualty Claim Forms list. Make sure everything on your claim form is correct. Inaccuracies may cause delay in the claim processing.
3. Email the claim form with supporting documentation specific to the case to claims@adventistrisk.org. If the policy number is known be sure to include it on the claim form.
4. Remember to include your address and phone number where you may be reached.
5. If your local conference requires that you also notify them, send a copy of the claim to the conference.
6. ARM Claims Services will acknowledge receipt of the claim and let you know if additional information/documentation is needed.
7. Your claims examiner is willing and ready to answer your questions and help you through the process to the conclusion of the claim.

Your promptness in reporting your claim is the most critical part of the process. There are policies that have time limits for payment of claims or even accepting additional information/bills. When an examiner sends you a letter indicating that you need to provide additional documentation, pictures, or information, do not set the email or letter aside as a nuisance or something to do in the future. If you have questions about what you need to do, contact the claims examiner right away. They are here to help you to get back to where you were before the loss.

Back to my football example. Remember the referee? Instead of thinking about the claims examiner as the “referee” who is always looking to throw a “flag,” think of them as your advocate. The story is told of members of an insured organization who were certain they could take care of the loss themselves. They did not want to bother ARM or incur the expense of an insurance deductible:

A church sustained water damage from a broken water line. The church members decided they could handle the clean-up themselves and attempted to dry up the water with a shop vac. Unfortunately they did not completely dry it out. This resulted in extensive mold growth and damage.

In order to fix this new problem, they had to have a professional company come in, test for mold spores, and then conduct the abatement, which is the clean-up and removal of the mold. These are not inexpensive things to have done.
The insurance policy covering the church specifically excluded the cost for testing and removal of mold. As a result, coverage for their loss was denied. If they had reported the broken water line as soon as it happened, ARM would have instructed them to have a professionally licensed restoration and mitigation company come out to their church and do a professional dry-out. This would have prevented the possibility of mold and the policy would have covered the cost to dry out the building. The mold testing and remediation was approximately $6,000 of uninsured cost.

ARM is here to help in every way possible, but we need your help as well. Please file your claim as soon as you can, provide as much information about the claimant or property as you have, be very clear in your description of the loss (how it happened and what was lost), and respond quickly to the examiner assigned to your claim. Be certain when sending your claim to ARM that you include contact information for the person who needs to be involved, particularly an email address. When that whistle blows, let it be for a touchdown and not a “flag.”

By Pamela Anderson,
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