



**Twico**

## Catastrophic Claims Frequently Asked Questions

### **What are the first steps to take after a storm?**

1. Make sure your family is safe, and get medical care if anyone has been injured.
2. Report your claim by calling Twico Claim Service: 1-877-667-1163  
Or email: [CLES@CL-NA.com](mailto:CLES@CL-NA.com)  
Twico Claim status: 214-488-6604 for an update on the claim you made
3. Take reasonable steps to protect your home by putting tarps over cracks or openings in roof or exterior walls, sealing broken windows, and doing whatever you can to prevent additional damages. Keep receipts of any materials you buy to protect your property; those costs may be reimbursable.
4. If you can, take photographs of the property damage including personal items that were damaged. If possible, start preparing a room-by-room inventory of damages and lost property. If you have the information, or remember it, include purchase dates, model numbers, and manufacturers' names.

### **What to expect during the claim process?**

- After you file a claim, an adjuster from Cunningham Lindsey Claims Services will contact you; this claims company represents Twico and is nationally recognized for professional claims services. The claim adjusters representing Twico are on the Cunningham Lindsay claims team.

### **Should I start making repairs before the company inspects the damage?**

- It's best to wait until the company's inspector conducts the first on-site inspection, so that all damages can be identified.

### **How long will it take to process my claim?**

- We know that this is very important to you, and we will keep our promise to start the recovery process as quickly as possible; however, the magnitude of the catastrophe, and the number of customers impacted will have an impact on the process.

### **How should I choose a contractor?**

- We suggest that you work only contractors who are licensed in your state, and insured. Also, you should verify their license and insurance; you can the contractor for proof of these.
- Use contractors who have a proven track record in your area.
- Talk with neighbors, relatives, and friends who have hired contractors.
- Get references from any contractor you interview, and check those references.
- Before you sign the contract read it carefully and agree to payment terms.