

# How to File a Property Claim

## ► Service you can count on

A loss of personal property is a stressful and time-consuming event. At SGI CANADA, our years of experience will minimize your headaches when making a claim.

SGI CANADA has a network of claims centres in 13 communities throughout Saskatchewan. That means we're there when you need us. Our claims staff are experienced professionals, so when life throws an obstacle in your path, you can count on us to help you around it.

## ► What do I do if I have a property insurance claim?

If you have suffered a property loss (anything you own besides a vehicle or part of a vehicle), immediately call your SGI CANADA broker. Your broker has all the information about your insurance coverage and will record the details of the claim you're filing. If you have insurance with SGI CANADA, your broker will report your claim to us immediately.

We'll have an adjuster contact you to inspect the damage and in most cases you can expect to hear from an adjuster the next day. SGI CANADA guarantees your claim will be settled as quickly as possible.

## ► What do I do after my broker reports my claim to SGI CANADA?

If your property has been damaged, you should take steps right away to prevent further damage by covering broken windows, securing broken doors, etc. Taking these extra steps will not hinder the settlement of your claim.

Don't throw away any damaged property before your adjuster arrives. The adjuster needs to see all the damage, so he or she can make an accurate calculation of your loss. It's also a good idea to keep receipts for any major purchases. That way, if you ever have to file a claim, it's easier for us to determine the value of your belongings.

When your adjuster visits your home, he or she will advise you how to get estimates on repairs or replacement items. After the

loss to your property or belongings has been appraised, your adjuster will advise you on how to get repairs done and replace your belongings.

The time it takes to settle your claim depends on how complicated it is. In some cases, we'll give you a cheque on the spot.

## ► What should I do in an emergency?

Losses can strike at any time, including after regular working hours. If you're ever in that situation and cannot reach your broker, you can report your claim to SGI CANADA by phoning our after-hours emergency number: 1-800-647-6448.

## ► Keeping your property safe

It's your responsibility to keep your property safe and prevent further damages. For example, if your belongings have been damaged in a storm, you may have to cover them or move them somewhere safe until the adjuster arrives. SGI CANADA may not pay for damages that occur after the original damage has been done.

## ► Any questions?

If you have any questions concerning the assessment of your loss, you should discuss them with your adjuster, the senior adjuster or the branch manager, if your adjuster is not available.

## ► Keeping your insurance costs down

You can help prevent losses – and keep your insurance costs affordable – with simple measures such as securing your home with sturdy locks and making sure your basement sump pump works.

Loss prevention is about avoiding claims, and at SGI CANADA, we reward our claims-free customers with lower rates.

You can also lower your yearly insurance premium by choosing a higher deductible.



## Service you can trust

SGI CANADA's staff is dedicated to providing customer service that's fast, efficient and, above all, courteous.

We're continually working to improve our customer service. If you have any questions or comments concerning the service you've received at any of our claims centres, we want to hear from you. Please call or write the manager of the claims centre about the problem. Our Dial-A-Claim numbers are toll free if you're calling inside Saskatchewan. If you're calling from outside the province, you can call collect.

After you've filed a claim, you may receive a survey asking for your opinion about our service. We hope you'll take a moment to fill it out and return it to us so we can better serve you. Your opinion is important to us.

At SGI CANADA, we take pride in our service, skills and insurance expertise. If you ever have to file a claim, you can count on us to put our knowledge to work for you.

## There's an SGI CANADA Claims Centre near you

### Estevan Claims Centre

1009 - 5th St.  
306-637-4100 Toll free: 1-800-667-9773

### Kindersley Claims Centre

821 - 9th St. W.  
306-463-5270 Toll free: 1-800-667-9778

### Lloydminster Claims Centre

4805 - 50th St.  
306-825-8200 Toll free: 1-800-667-8588

### Meadow Lake Claims Centre

313 - 3rd St. E.  
306-236-2500 Toll free: 1-800-667-4497

### Moose Jaw Claims Centre

105 - 4th Ave. N.W.  
306-691-4500 Toll free: 1-800-667-5103

### North Battleford Claims Centre

1002 - 103rd St.  
306-446-1900 Toll free: 1-800-667-1384

### Prince Albert Claims Centre

501 - 15th St. E.  
306-953-8000 Toll free: 1-800-667-9324

### Regina General Claims

1100 McIntosh St. N.  
306-751-1306 Toll free: 1-800-667-8015

### Saskatoon General Claims

2318 Northridge Dr.  
306-683-2110 Toll free: 1-800-774-4797

### Swift Current Claims Centre

110 - 3rd Ave. N.W.  
306-778-4900 Toll free: 1-800-667-7414

### Tisdale Claims Centre

819 - 100th St.  
306-878-3600 Toll free: 1-800-667-5030

### Weyburn Claims Centre

1738 - 1st Ave. N.E.  
306-848-4300 Toll free: 1-800-667-9774

### Yorkton Claims Centre

276 Myrtle Ave.  
306-786-2430 Toll free: 1-800-667-1480

### After-hours/Emergency

To report new claims after 5 p.m. Monday to Friday and all day Saturday and Sunday — 1-800-647-6448

