

# What is the Process if I have a Claim?

## Initial Steps

- Secure your property and protect it from sustaining further damage.
- Notify your Public Storage property manager (especially if there is damage to the building).
- Report break-ins to local police in order to file a police report.

## Report a Claim

- Contact the Orange Door Storage Insurance Program at 877-878-6730 promptly, and select Option 1 to report a claim.
- You can also report a claim online at [www.orangedoorstorageinsurance.com](http://www.orangedoorstorageinsurance.com).
- You will be connected with Sedgwick, the Claims Administrator for the Orange Door Storage Insurance Program, to report your claim.
- It is helpful, when reporting your claim, to have your personal contact information, incident location information, police report case number (if applicable), description of the loss and a list of property damaged in the incident.
- Once the claim is received by Sedgwick, you will be contacted within one to two business days by a handling examiner.

## Inventory and Photograph Damages

- Make a list of what is damaged. Be sure to include as much detail as possible, such as: make, model, year purchased, purchase price, etc.
- It is always recommended to take photos of your damaged items in order to properly identify the item and also document the damages.
- Do not dispose of your damaged items prior to properly documenting the damages.
- If your unit reflects damages by forced entry or water intrusion, it is a good idea to photograph those damages as well.

## The Process with Your Claims Examiner

- Your handling examiner will discuss additional information needed, such as photos showing the source of water or a police report.
- You will need to provide a statement to the handling examiner over the phone.
- Sedgwick will mail claim documents for you to complete and return.
- You can return your documents by mail to Sedgwick, PO Box 14514, Lexington, KY 40512-4514 or by email to [storageclaims@sedgwickcms.com](mailto:storageclaims@sedgwickcms.com). Be sure to include your claim number with the documents you return.
- Sedgwick will verify the loss and determine if there is coverage under the policy.
- If it is a covered loss, Sedgwick will evaluate the damages once all the necessary documentation has been sent in. If it is not a covered loss, you will receive a letter of explanation that references the applicable policy language.
- You will be asked for information and materials to show that you owned and stored the property claimed. Your original receipts, photographs or owner's manuals are examples that can be used to document your claim.
- Once the damages have been evaluated, you will be notified by your handling examiner of the valuation amount.
- Sedgwick will send you a Contents Proof of Loss form to review and sign.
- Once that form is signed, and sent back to Sedgwick, your claim payment will be issued. This usually is done within 2 days of receipt of the Proof of Loss form.
- Please note that all covered losses are subject to a \$100 deductible, which will be deducted from the claim. You will not be requested to make any payment to Sedgwick.
- Losses are settled promptly and fairly.
- If you believe your claim has been wrongfully rejected or denied, please call us directly at (877) 878-6730, option 2, for further clarification. You may also have your claim reviewed by the Massachusetts Division of Insurance, which can be contacted at 1000 Washington Street, Suite 810, Boston, MA 02118-6200; or at (617) 521-7794.

This is meant to serve as a guide only. For your actual terms and conditions, please consult with your insurance agent. For more information, please call toll-free at (877) 878-6730.

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