

How to Report a Claim with Tower Hill Insurance

If You Have Damage...

Together, Tower Hill and Coggins Insurance Agency, Inc. are committed to making the entire claims process as simple and fast as possible for our customers. Be sure to report all damage to your home or property as quickly as possible after the incident occurs. If your local fire or police departments have been contacted, please be sure to request a copy of their report to provide to the Claims Adjuster.

- To file a policy claim, call our 24-hour Claims hotline at (800) 342-3407 to report the loss as soon as possible after it occurs. To file a flood policy claim, please contact Torrent Flood at (877) 254-6819.
- When you report a claim, please have your policy number handy and telephone number(s) where we can best reach you.
- You will receive a claim number for reference. All claims are assigned to an Adjuster, based on the severity of the loss.
- Your Claims Adjuster will contact you to schedule a date and time to inspect the damages. NOTE: Minor damages that do not require an inspection are often handled by our in-house Claims staff; however, you will still be contacted by telephone.
- Make temporary repairs in order to help avoid further damage, such as placing tarps on damaged roofs or boarding up broken windows.
- Prior to your scheduled meeting with the Claims Adjuster please be sure to compile the following for the Adjuster. Providing a copy of this information to your Adjuster will help speed up the claim review process:
 - Complete a home inventory list of damaged items.
- Take photos or video tape of the damage.
- Compile available receipts for damaged items, plus receipts for temporary repair expenses.
- If applicable, provide a copy of the fire or police department report for the damage to your home or property.
- After a complete review and inspection, the Adjuster's report is submitted and processed.
- The claim is settled and payment is made to the policyholder(s)/lienholder.

Your complete satisfaction matters to us! If you have questions or concerns about your claim, please contact your Adjuster directly or call our Claims Customer Service Center at (800) 342-3407 between 8am and 6pm (ET) Monday through Friday.