

YOUR SETTLEMENT



We will be working diligently to provide impacted policyholders with the attention they need and deserve. We partner with multiple resources to ensure we have the personnel required to respond as quickly as possible.

It's important to know that after an event of this magnitude, we respond to claims based on severity – our first priority will be to assist customers whose homes are uninhabitable to help them obtain safe shelter, food and other basic needs. We appreciate your patience and understanding, and we're committed to keeping you posted throughout the claims process. Once an adjuster has assessed the damage to your home, you can expect a conclusion of your claim within 30 days.

What is Additional Living Expenses (ALE) coverage?

With Additional Living Expenses (ALE) coverage, you are reimbursed for the extra costs you incur when your home is deemed unlivable and is being restored. This coverage includes reasonable payments for lodging, food, clothing and other associated expenses. It is disbursed immediately once approved. This is also referred to as loss of use coverage.

Know what to expect from ALE coverage in the event of claim.

Most of our policies include this coverage, but it's important to speak to your agent or review your policy to be certain you have it. Make sure to keep all post-storm receipts to submit for reimbursement consideration.