

Report damages at time of service to the crew, as well as your Move Coordinator. Please reference file your claim as soon as possible but no later than the timeframe shown- based on the type of move.

| TYPE OF MOVE | TIMEFRAME FOR FILING A CLAIM |
|------------------|--|
| LOCAL | 30 days in FL, VA, MD. 9 months in NC |
| INTRASTATE | 30 days in FL, VA, MD. 9 months in NC |
| INTERSTATE | 9 months |
| COMMERCIAL | 30 days if Local, 9 months if Interstate or NC |
| NATIONAL ACCOUNT | 30 days if Local, 9 months if Interstate or NC |

TIMELINE: The claims department will confirm receipt within 30 days from the time they receive your sworn statement of claim. You will receive settlement, firm offer, or denial of claim within 120 days of receipt.

PROCESS: Once all required information is received for your claim, the claims department will review the claim as well as the valuation coverage in which the valuation premium was paid. Additional pictures/documentation of individual items claimed may be requested. To avoid lapses in coverage, do not discard claimed items until claim is settled, instructed to do so by the claims department, or the damaged items represent a potential hazard such as broken glass.

Additional substantiation/proof of purchase must be provided for items claimed as missing with a value in excess of \$300.00. If suitable evidence is not provided compensation will be limited to \$300.00 per item.

Based on the information gathered to this point, the Claims Department will determine if they have enough to process the claim, or if an inspection will be required.

If no inspection is required, they will start processing your claim, to include research of the items claimed and determine if repairs to the items will satisfy the claim, or if replacement of the item will be a better option.

If inspection is necessary, they will wait until they receive the information from the inspector before proceeding to process your claim.

Once the settlement amount is determined, the Claims Manager must approve it. Finally, upon approval, the settlement letter and check will be mailed out to you.

Please see <https://stewartmovingandstorage.com/resource-center/claims/> for more info.

