

Supporting Your Clients Through the Claims and Repair Process

At MSI, we understand that your clients rely on you during challenging times. As your MGA partner, we're committed to providing the tools, guidance, and support you need to help your clients navigate the claims process and restore their homes with confidence.

Steps to Take When Your Client Reports Property Damage

1. Encourage prompt claim filings
 - a. Advise your client to notify MSI as soon as possible via phone, online, or through you.
 - b. Timely reporting allows us to address damages quickly and begin the claims process.
2. Ensure mitigation of further damage
 - a. Remind your client to take temporary measures to protect their property (e.g. tarping roofs or boarding windows).
 - b. Ensure they keep receipts for emergency repairs for reimbursement purposes.
3. Documentation is key
 - a. Encourage your client to take photos or videos of the damage immediately after the loss.
 - b. Advise them to retain their claim number, adjuster name, and contact information for future reference.

What Your Client Can Expect During the Claims Process

1. Initial contact
 - a. A licensed adjuster will reach out to your client within 24 hours of filing the claim.
 - b. A field adjuster will schedule an inspection within approximately 48 hours.
2. Inspection & review
 - a. The adjuster will assess the damage, review all information, and outline the next steps to resolution.
 - b. Every claim is unique and handled accordingly to meet your client's specific needs.
3. Payment
 - a. Payments are typically sent via check by regular mail.
 - b. If expedited payment is required, the adjuster will work to ensure timely delivery.

Your Role in Supporting Clients During the Claims Process

1. Ensure safety first
 - a. Advise clients not to enter unsafe areas of their home and to prioritize their safety
2. Theft reporting
 - a. If theft is involved, remind clients to report the loss to both MSI and their local police department
3. Emergency repairs
 - a. If your client needs assistance with emergency repairs, MSI can connect them with trusted vendors.
4. Relocation costs
 - a. If your client cannot stay in their home, ensure they keep receipts for hotels or meals for potential reimbursement.

Policy and Coverage Questions

- For coverage-related inquiries, you can assist your client by reviewing their policy details
- MSI adjusters are also available to clarify coverage questions specific to the loss.

Important Reminders for Agents

What to avoid:

- Ensure your client files their claim with MSI as soon as possible to avoid delays.
- Remind clients to avoid entering unsafe areas of their home.

Handling legal documents:

- If your client is served with legal papers related to the loss, forward copies directly to MSI or expedite them on their behalf.

How to report a claim:

[File online here](#)

By phone: 866.401.8110