

Claims FAQs

If you have damage

- The safety of you and your family is top priority. If your policy has additional living expense coverage and the home is unlivable due to a covered loss, there is coverage for reasonable increases in living expenses. There are some conditions and limitations, so please notify your adjuster immediately if you believe you are in need of this coverage.
- Call your agent or FMT at 1-800-824-9555, or [click here to file a claim](#).
- Discuss the next step with your adjuster. Depending on the type of loss, an adjuster will call to set up an inspection time or let you know what the next step is.
- Go over the settlement with your adjuster. Depending on the type of loss, an adjuster will follow up with you after the inspection report is complete or after all requested information has been received.

If you have fire damage (clicking on any of these lines will cause the description to show below)

If you have water damage

If you have wind or hail damage

If you have damaged or stolen property

If your home loses electricity

If you have flood damage

If someone is injured on your property

If a tree falls on your property

The Claims Process

What if my home is not safe?

Will my claim be covered?

Should I wait to file my claim if I do not have all of the information together yet?

Should I hire a public adjuster?

Is there anything I can do right now to start the claims process?

Can I start repairs now?

How can I monitor my claim status?

After the Inspection

Why does my estimate show depreciation when I have replacement cost coverage?

What if I disagree with FMT's estimate?

What if we find additional damaged or stolen items later?

How does my deductible work?

Why does my claims check have my mortgagee listed on it? Can they be removed?

Selecting a Contractor

Can I start repairs now?

Can I choose who will do repairs to my property?