**community association insurance services**

**Guide to handling ice dam claims quickly**

Claims should be managed quickly to minimize costs. Marsh & McLennan Agency’s claims professionals recommend the following steps:

1. Contact a remediation specialist to start the dry-out process and assess scope of damage.
2. Report the claim promptly, and include known affected addresses.
3. Create a spreadsheet to track addresses of affected units.
4. Communicate with all unit owners via announcements posted in common areas, e-mail blasts, and/or letters to advise them to look for damage in their units and report any damage to the property manager or board contact as soon as possible.
5. Schedule inspection of units with remediation specialist together with the independent adjuster.
6. Post the notice of inspection schedule for unit owners.
7. Set a reminder for yourself to send the insurance adjuster new affected unit addresses no later than 10 days after the original claim submission.

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