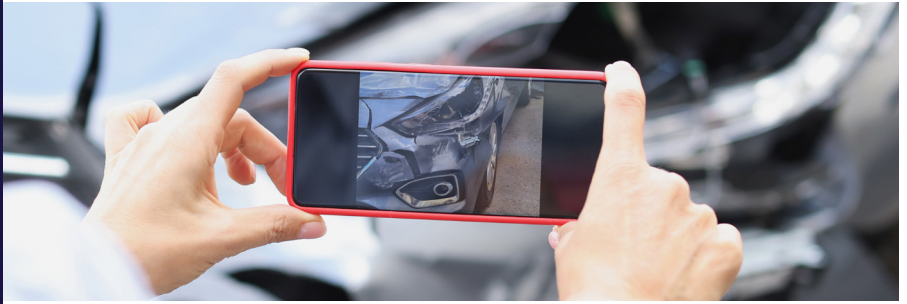


How the Safeco claim process works



Knowing how and when life will return to normal helps give you peace of mind when an unexpected loss occurs. Review this brief guide to auto and property claims to understand what to expect.

Auto claims



File a claim

[File online](#) or through our mobile app in about five minutes.

- Choose a repair shop – work with either a Guaranteed Repair Network shop or your preferred non-network shop
- Schedule a rental if you have loss-of-use coverage
- File glass claims directly with Safelite



Damage assessed

Guaranteed Repair Network shops estimate and complete repairs and bill Safeco directly. If you choose a non-network shop, we'll ask you to take and submit photos using your smartphone. Safeco will review the photos and then provide you an authorized estimate to give to your shop.



Vehicle repaired

Your shop will work with Safeco to secure approval for payment before repairing any additional damage it finds. If your vehicle was totaled, Safeco will pay you your vehicle's actual cash value.



Claim investigated

We'll use photos, police reports, your statement and any third-party statements to determine who's at fault if it involved damage to another person's vehicle or other property.



Get paid

Safeco issues payment after approving the repair estimate. You can receive payment in minutes electronically or by check. If you use a Guaranteed Repair Network shop, we'll pay them directly.

Property claims



File a claim

[File online](#) or through our mobile app in about 10 minutes.

- Water damage? We may assign a certified water mitigation vendor to come dry out your home to prevent further damage.
- Home uninhabitable? We may be able to help you arrange and pay for temporary housing while your home gets repaired.



Claim investigated

- Minor damage? In most cases, we'll have you take and submit photos of the damage using your smartphone.
- Severe damage or total loss? A claims representative will schedule a time to discuss the damage and a plan for supporting your needs during the rebuilding process.



Damage assessed

- For exterior hail or wind damage, a Safeco Preferred Contractor Network provider can estimate and complete repairs and bill Safeco directly. For other damage types, your claims representative may refer you to a Safeco-preferred contractor.
- Have your own contractor in mind? We'll provide you an authorized estimate of what Safeco is paying to complete the repairs.



Home repaired

Your contractor will work with Safeco to secure approval for payment before repairing any additional damage it finds while repairing your home.



Get paid

Safeco issues payment after approving the estimate for repairs to your home. You can receive payment in minutes electronically or by check.

Simplify the claims process

- Download the **Safeco mobile app** to file, document and manage claims from your smartphone.
- Communicate with your claims representative by **text or email** for a faster, easier claim experience.

**All statements made here are general. We investigate and pay each claim based on the policy language for the coverage and active policy in place for the policyholder at the time of the loss.*

The information contained in this brochure is a summary only. No duty of undertaking is intended or assumed by Liberty Mutual Insurance by this publication, as it is informational in purpose. The information provided above does not constitute a commitment to lend nor a loan approval. Applicant must meet all eligibility criteria for this program.

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