Homeowners loss of use claims questions

Customers often find they have questions about what they should do in the event they cannot stay in their home following a loss. Having to leave your home is never easy and we understand the disruption this may cause. We hope the following information will help answer some of those questions. Your Safeco claims representative will be happy to answer any additional questions you may have.

Where can I find information about the Loss Of Use coverage I have available to me?

Your Safeco Quality-Plus Homeowners Policy has specific coverage details under Section 1, Coverage D – Loss of Use. It is important to understand that Loss of Use coverage only applies when your home becomes uninhabitable resulting from a covered loss. Your Safeco claims representative is also an excellent resource for answering policy specific questions.

Am I responsible for any deductible?

No deductible applies to Loss of Use coverage. However, you may be responsible for a deductible for other parts of your claim.

Are there any restrictions for where I stay or for how long?

Your Safeco claims representative can give you advice on finding a place to stay. Depending on how long you'll be displaced from your home, there are different options available. Your Safeco claims representative is a good resource for this.

What Loss Of Use expenses will Safeco reimburse me for?

Loss of Use coverage covers any Additional Living Expense, meaning any *necessary expense* that *exceeds* your normal standard of living. For example, you normally spend $300 per month for groceries. While your home is being repaired, you spend $400 a month since you have to dine out vs. cook at home. Your policy will cover the $100 difference. Examples of expenses may include but are not limited to:

- Hotel or rental home charges
- Food and utility expenses
- Additional car mileage

How do I receive reimbursement for my Additional Living Expenses?

Your Safeco claims representative will request that you keep all additional living expense receipts. Payment is made after you *incur* the expense. Your representative will review the receipts and issue payment for only the covered expenses that exceed your "Normal Living Expenses". The form on the next page will help to establish what your "Normal Living Expenses" are.

Am I covered for loss of rent if my rental property becomes uninhabitable?

Loss of Use coverage may provide reimbursement for the loss of rental income. Your Safeco claims representative can discuss this coverage with you further.

How can I switch my Auto and other insurance policies to Safeco?

• Please contact your Safeco Agent for a quote, or go to www.Safeco.com.

Safeco Insurance ™

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To help your Safeco claims representative determine what your "Normal Living Expenses" are, please complete the following worksheet. It should be completed as soon as possible to establish a baseline for your normal expenses and process your claim. You should include a copy of this page with the receipts that you send to Safeco. Please retain a copy of any and all receipts until the settlement of your claim is finalized. If you should have additional questions regarding how to complete this form or regarding expense types that are not listed, please contact your Safeco claims representative.

Claim No. _____   Policy No. _____

Policy Address: _____

Number of Adults in Household: _____   Number of Children in Household: _____

Normal Living Expense (Per Month)

Housing:
Mortgage or Rent: $ _____
Maintenance: $ _____
Insurance: $ _____

Utilities:
Home Heating Cost (Gas or Oil Amount): $ _____
Electricity: $ _____
Telephone (please include Home and Cellular): $ _____
Cable, Satellite, Internet: $ _____
Water: $ _____
Garbage Removal: $ _____

Services:
Laundry / Dry Cleaning: $ _____
Other (Please List) _____ $ _____

Transportation:
Public Transportation (Taxi, Bus, Train): $ _____
Policy Holder – Number of Miles to Work: _____
Spouse – Number of Miles to Work: _____
Dependant – Number of Miles to School/Work: _____

Food: (please list the Weekly Average when dining out below)

Policy Holder: Spouse:
Average Breakfast Cost? $ _____   Average Breakfast Cost? $ _____
Average Lunch Cost? $ _____   Average Lunch Cost? $ _____
Average Dinner Cost? $ _____   Average Dinner Cost? $ _____

Dependants: Entire Household: **(Per Week)**
Average Breakfast Cost? $ _____   Average Grocery Cost? $ _____
Average Lunch Cost? $ _____
Average Dinner Cost? $ _____

To the best of my knowledge, the above figures closely approximate my/our "Normal Living Expenses" each month.

Insured: _____   Insured: _____