

Filing an Insurance Claim

The insurance claim process consists of a series of steps to report and resolve an insurance-related incident including damage to property, accidents, injuries, or other covered events. Leon County Risk Management is committed to addressing any potential claim in a timely manner.



STEP-BY-STEP



- 1 Report the Incident:** Contact Leon County Risk Management immediately after the incident occurs or as soon as possible. Document damages, injuries, or loss and provide all necessary details, including:

- Date
- Time
- Location
- Description of what happened
- Pictures, videos, or written notes



- 2 File the Claim:** Risk Management submits a formal claim to the insurance carrier.



- 3 Claim Review:** The claim is reviewed by the insurance carrier and may require additional information or documentation.



- 4 Assessment and Evaluation:** An insurance adjuster may inspect the property, review documentation, and obtain repair estimates.



- 5 Claim Approval or Denial:** If the claim is approved, the insurance carrier will determine the eligible amount of compensation.



- 6 Settlement:** If approved, a settlement offer will be provided by the insurance carrier that must be reviewed and accepted to proceed.



- 7 Claim Payment:** Compensation in the form of a check, direct deposit, or other agreed-upon method will be provided by the insurance carrier.



- 8 Appeal (if necessary):** You may have the option to appeal the decision by providing additional evidence.



- 9 Claim Closure:** The claim is closed once the settlement is accepted and necessary processes are completed.

Filing an Insurance Claim



Report the Incident

Immediately

1



File the Claim with carrier

Within 24-72 hours

2



Claim review

Within 3-14 days

3



Assessment and Evaluation

Within 7-30 days

4



Claim Approval or Denial

Within 30 days

5



Claim Payment

Within 20 days of decision

6



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