



In the event of a claim, please follow the TIPS provided in this brochure to assist your claim and reduce your loss.

Please report your claim to your broker as soon as possible after the loss! Your broker is in the best position to provide emergency information. If he is not available, please call our office.

Should you need to report an emergency claim on weekends or holidays, please call our office and provide the requested information listed below. Our claims staff will check the messages each day and call you back to help you as soon as possible.

Please have the following information available when you call:

- 1. Your name & address**
- 2. Your policy number**
- 3. The date of the loss or damage**
- 4. The type of loss (wind, fire, etc.)**
- 5. Approximate amount of the loss**
- 6. A phone number to contact you**

A claims adjuster will contact you as soon as possible to deal with your claim personally.

PLEASE USE THE FOLLOWING EMERGENCY TIPS:

As you have a responsibility to prevent further damage or deterioration to your property and belongings we would suggest that you do the following:

FIRE AND SMOKE DAMAGE

Do...

- Report to R.C.M.P.
- Secure any opening with plywood.
- Clean and protect chrome trim on kitchen appliances with a light coating of Vaseline or other oil.
- Blow off or brush-vacuum loose smoke particles from upholstery, drapery and carpet.
- Open windows for ventilation.
- Change furnace filter if blower is operating.
- Empty freezer and refrigerator completely if electricity is off, and prop doors open with a rolled towel or newspaper.
- Clean and protect smoked bathroom faucets, tub fittings and towel bars with light coating of oil.
- Pour antifreeze in toilet bowls, sinks, and tubs to prevent freezing if heat is off in winter.
- Wash plants with water on both sides of leaves (water softener helps).
- Call plumber to drain heating system if heat is off in winter.
- Remove pets (especially birds) to clean environments.

Do Not...

- Wipe or attempt to wash walls, ceilings or other absorbent surfaces.
- Use upholstered furniture if it can be avoided.
- Use exposed food items, or canned goods which have been subjected to excessive heat.
- Use TVs, stereos, or electrical appliances until cleaned and checked.
- Send smoked garments to an ordinary dry cleaner. Improper cleaning may set smoke and odor.

WATER AND SEWER DAMAGE

Do...

- Start to clean up right away. Take whatever reasonable steps you can to minimize the loss.

- Call a professional cleaner to come and clean, dry and disinfect. If one is not available provide good ventilation as quickly as possible. Open the basement windows for ventilation and if the furnace is safe to use, turn it on to help the drying out of the basement. Keep all copies of bills and receipts for professional cleaning, service calls, etc., necessitated by the (water) damage.
- Don't throw anything out. Store damaged items in a reasonably safe place so that the adjuster can see them when he arrives. You can move them outside and cover them with a tarp, for example. Foodstuff or any items that might be a health hazard should be disposed of, but make a detailed list of everything and take several photographs to help in proving your loss.
- Move belongings upstairs if in a basement or elevate them to keep them safe.
- Remove and/or open drawers from furniture and cabinet doors right away, before the wood swells (do not force). Dry furniture slowly, away from direct heat or sunlight which may cause warping.
- Dry books out very slowly, away from direct heat or sun. Press the pages from time to time to prevent wrinkling.
- Wash clothing several times, adding a bleach or disinfectant to the wash cycle if the fabric permits. Air articles in the sun, or add lemon juice and salt to the water to remove stains, mildew, or musty smells.
- Remove as much excess water as possible by mopping and blotting.
- Wipe water from wood furniture after removal of lamps and tabletop items.
- Remove and prop up wet upholstery cushions for even drying (check for possible bleeding).
- Place aluminum foil, china saucers or wood blocks between furniture legs and wet carpeting.
- Turn on air conditioning for maximum drying in summer; open windows to speed drying in winter.
- Remove valuable oil paintings and art objects to a safe place.
- Blot wet carpeting with clean white towels.
- Open suitcases and luggage to dry, in sunlight if possible.
- Punch small holes in sagging ceilings to relieve trapped water (don't forget to place pans beneath!).

Do Not...

- Leave wet fabrics in place; dry as soon as possible. Hang furs and leather goods to dry separately at room temperature.
- Leave books, magazines or other colored items on wet carpets or floors.
- Use your household vacuum to remove water.
- Use TVs or other appliances while standing on wet carpet or floors, **especially not on wet concrete floors.**
- Turn on ceiling fixtures if ceiling is wet, and keep out of rooms where ceilings are sagging from retained water.



SOOT (FURNACE) DAMAGE

Do...

- Change furnace filter.
- Cover upholstery with clean sheets before use.
- Tape doubled pieces of cheesecloth over air registers with masking tape.
- Blow off or brush-vacuum loose soot particles from upholstery, drapes and carpeting.

Do Not...

- Attempt to clean walls or ceilings.
- Use do-it-yourself, home carpet or upholstery cleaners.

VANDALISM DAMAGE

Do...

- Hose down or wash egg damage from building exterior as soon as possible.
- Wipe up freshly spilled food from carpets and fabrics with a dampened cloth or sponge (but don't over wet!). DO scrape and blot (don't rub; it may cause fuzzing or damage fibers).
- Vacuum glass particles from carpets and upholstery.
- Save containers which reveal the composition of spilled inks, cosmetics and paints.

Do Not...

- Attempt to remove ink, paint or cosmetic stains.
- Operate damaged lamps or appliances.
- Throw out wood chips, broken pieces from furniture, porcelain or other art objects

WIND DAMAGE

Do...

- Some type of temporary repairs to your shingles i.e. patch or cover with tarp or plastic.

Do Not...

- * Leave temporary repairs unattended to as we will not be responsible for water damages to your home or building when the snow starts melting, or if it rains

WHAT IS MENNONITE MUTUAL FIRE INSURANCE COMPANY?

Mennonite Mutual Fire Insurance Company (MMFI) is a general insurance company with its head office in Waldheim, Saskatchewan, 55 kilometers north of Saskatoon. It is the original Saskatchewan-based general insurance company, operating continuously since 1894.

PHILOSOPHY

MMFI is dedicated to providing top quality insurance services to its clients. Adequate coverage is encouraged. Rates are constantly reviewed to ensure that they are fair and equitable. Inspection service is provided to help prevent losses. At the time of loss, a concerted effort is made to provide an empathic service and equitable claims settlement.

MISSIONS STATEMENT

The mission and purpose of Mennonite Mutual Fire Insurance Company is to conduct a general insurance enterprise which is of significant and continuing value to Saskatchewan people.

WE ARE AT YOUR SERVICE

BROKER

CLAIMS REPORTING

&

EMERGENCY

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P
S



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