

Km 6, CSL-SJC Highway, Plaza San Lucas, Suite 88, El Tezal, 23450 Cabo San Lucas, B.C.S., México Ph. (624) 105-0300/(624) 143-1212 Toll free from the U.S. & Canada 1(866)376-2289 arandi@caboinsurance.com www.caboinsurance.com

Dear Customer,

To speed up the process of your claim in the first stages. Right after you call your insurance Carrier and you already have your claim number; please contact **Karla Ramírez or Rosalía García at <u>claims@caboinsurance.com</u>, so they can make sure the adjusters contact you the soonest possible. Address all your e-mails to them, because they are in charge to handle claims and the experts on the day by day process.**

In the meantime, you can take pictures and start the Debris removal / Cleaning process to avoid a greater loss. Please make sure you get bills or at least quotes of the cleaning services.

The key to be paid within the first weeks is to get together all the documents required to be paid.

- You don't need invoices or bills or receipts. With the quotations of the broken/damaged items, restorations and reparations is enough for you to receive your payment. The only payment by refund is the rent you needed to pay to stay somewhere else, while your home is being repaired or the expenses you already made for which you must already have a receipt.
- 2. You can quote online all those items you can find at Costco.com, Homedepot.com, etc. Those quotes are enough.
- 3. You can (not mandatory) hire just one contractor for all your restorations: Broken windows, rebuilding, Air conditioning system, pool, Palapas, etc. Again, with the quotes is enough.
- 4. For the electronic equipment; plugin and turn on everything to be sure it was not damage, let them run for a while. If it is damaged, you need a letter from your contractor or technician declaring that it was damaged by the high and low voltage.

If you have done all the above, now you need to put together in copies:

- a) Your Id (passport)
- b) Utility bill as proof of the address of the damaged house
- c) Claim letter (you'll find it in my website www.caboinsurance.com) on the section "Documents you are going to be required for your claim"
- d) **Identification form** (you'll find it in my website <u>www.caboinsurance.com</u>) on the section "Documents you are going to be required for your claim"
- e) Your **quotes** of the replacement of the damages or reparations.
- f) The declarations page of the **policy holder's bank statement** with the full information to wire transfer you.

Even, commonly these documents are all you need to be paid. The insurance Carrier may request some additional info, please try to provide it as soon as you can. It is very simple and quick if we act the fastest possible.