

Claims Reporting Quick Reference Guide

Bel Forest Manor Condominium Association, Inc.

Lines of Business	Carrier	Policy Number	Effective Date	Phone/Fax/Email/Website
Commercial Property	American Coastal Insurance Company	AMC3494608	3/27/2026	E – FLClaims@MarshMMA.com P – (1 800) 966 6481
Workers Compensation	Technology Insurance Company, Inc.	TWC4570332	3/27/2026	E – FLClaims@MarshMMA.com P – (1 800) 966 6481
Umbrella-Primary Layer	Midvale Indemnity Company	PRP2298240000232 74157	3/27/2026	E – FLClaims@MarshMMA.com P – (1 800) 966 6481
Package	Superior Specialty Insurance Company	TLUCAP50189501	3/27/2026	E – FLClaims@MarshMMA.com P – (1 800) 966 6481
Cyber Liability	Houston Casualty Company	H26NGP21427605	3/27/2026	E – FLClaims@MarshMMA.com P – (1 800) 966 6481

Frequently Asked Questions

- **Do I need to report the claim to the carrier?** You have an obligation to report accidents/ incidents that may give rise to a claim. Failure to report may jeopardize your coverage.
- **How long do I have to report a claim?** We advise our clients to report their claims immediately. Your policy will outline your reporting obligations.
- **How do I know which line of coverage to report my claim under?** If you have a question as to the line of coverage, call your Marsh and McLennan Agency Claims Representative immediately.
- **What information do I need to report a claim?** named insured, policy number, contact information for insured, contact information for involved parties (witnesses and / or injured party) Description of accident, location of incident, date of loss, what happened.
- **What can I expect after I report my claim?** Within 72 hours you should hear from the adjuster assigned by the Insurance Carrier. The Insurance Carrier adjuster will be your main point of contact during the claim. He or she will discuss what will happen next, explain coverage under your insurance policy and answer any questions you may have.
- **What do I do if I have questions or concerns on a claim?** Your insurance carrier adjuster is your FIRST point of contact. However, if you have service issues or concerns, please contact your Marsh and McLennan Agency Claims Representative.

Reporting Tips

- It is your responsibility to mitigate your losses and protect your property from further damage, if safe to do so. Preserve and secure all evidence of loss and document property damage with photos.
- Do not hold on to a claim to gather all information. Report the claim as soon as you can with the information you have. Additional information can be provided later.
- Review your policy to determine your obligations. If you have any questions, please contact your Marsh and McLennan Agency claims representative.

Marsh and McLennan Agency Claims Representatives
FLClaims@MarshMMA.com