

The Journey of a Foremost® Claim

Just filed a claim? Wondering how claims services works? This flowchart is for you! Learn how Foremost handles loss to your property so you can understand our process to get customers from destruction to restoration.

01

Step 1: Claims Assignment

Once a customer reports a claim online or via phone, a claim number is created and assigned to a claim representative.

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Step 2: Initial Contact

This step is all about understanding what happened with the loss. A claims rep will call the customer within 24 hours. In some cases, depending on the severity of the claim, contact can be same-day. The claims professional will ask as to how the loss occurred, talk to you about your coverage, explain how your claim will be handled, identify ways to protect your property from further damage (for example, putting a tarp over a damaged roof or plastic sheeting on a broken RV window), and schedule an in-person appointment if necessary.

03

Step 3: Evaluation

Your claims rep will inspect (if necessary) and document damage, interview witnesses or others involved, secure photos, evaluate your claim, discuss options for repair and discuss and review coverage. In some instances, our claims team will seek recovery, including deductible, if there's a responsible party.

04

Step 4: Resolution

Our claims team is customer-centric and focused on reaching a fair resolution. If your loss is covered we will pay what you're owed, or explain why there will be no payment on your claim.

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Step 5: Close the Claim

If you discover any additional loss or other information related to the claim, contact us right away.

Some insurance claims are more complex than others. Claims may be opened and closed quickly, the majority within 21 days, while others may take weeks or even months to resolve because of the complexity of the loss. Wherever your claim falls in that range, our claim professionals will do whatever it takes to efficiently move your claim to closure!