

SWORN PROOF OF LOSS INSTRUCTIONS

In order for you to comply with the terms and conditions of your policy, you are being provided with a blank "Sworn Statement in Proof of Loss" form. This form must be properly completed and submitted to XYZ INSURANCE COMPANY as provided by the terms of the policy. For your assistance in completing this "Proof of Loss", you should follow these instructions:

Introduction: At the top of the "Sworn Statement in Proof of Loss" are blocks to be checked indicating the name of the insurance company with whom you are filing your claim. Then, fill in the blanks for your policy number and the claim number assigned to your loss. After that, you are again asked for the company's name. Next, you are required to identify the name(s) of the person or persons making the claim and the occurrence (such as fire, theft, vandalism or whatever loss you claim the policy covered you for) which resulted in the loss forming the basis of your claim.

Time and Origin: In the blanks provided, state what you know about the cause and origin of the loss, including when it occurred and the kind of occurrence it was.

Occupancy: Describe the use to which the premises was being put to at the time of the loss.

Title and Interest: Identify your interest in the property which you claim was damaged or taken and further identify any business or person who had a lien in any of that property at the time of the loss.

Changes: If there have been any changes in the manner in which you occupy the premises since the day the policy was issued, you should describe those here.

Total Insurance: This is the section for indicating the total amount of all insurance applicable to this loss, whether provided by XYZ Insurance Company or any other company. The total dollar amount of applicable insurance should be noted in that space.

Actual Cash Value: State the "actual cash value" of the property at the time of the loss. "Actual cash value", which is sometimes referred to as "Market Value", reflects the value of an item at the time of the loss. "Actual Cash Value" is determined by computing the cost to replace the damaged or stolen items with another item, of like kind and quality, less applicable depreciation based on the original item's age and condition.

Whole Loss and Damages: State the total amount of damage claimed, including dwelling, personal property, additional living expenses or other damages.

Amount Claimed: This line should reflect the amount of Whole Loss and Damages after considering policy limits on certain property and any applicable deductible. Here, you are stating the total dollar amount you feel the insurance company is obligated to pay you after applying the terms of the policy.

The next paragraph is your sworn affirmation as to the integrity of the information in this document. Read this section carefully. You will be swearing as oath as to the facts and circumstances of this claim.

After completing the Sworn Proof of Loss and reading the last paragraph, you must have a duly sworn Notary Public witness the signatures of all persons signing the Proof of Loss. The Notary's official seal should be used to certify the witnessing of the document.

SUBMITTING YOUR PROOF OF LOSS

Attach any documentation you have to justify the dollar amounts claimed on lines 6, 7 and 8 of the form. Types of documentation may include, but are not limited to, contractor estimates, completed personal property inventory forms, receipts for additional living expenses, original purchase receipts for personal property, warranty cards, service agreements, credit card statements, cancelled checks, owners manuals, etc. If you mail your Proof of Loss to the company, it is recommended that you send all material via certified mail return receipt requested.