



HANDLING A PROPERTY CLAIM

These procedures should be provided to all school site office personnel and district office contacts.

1. All losses, regardless if they exceed the district deductible, should be reported promptly to the District Office. The District should immediately submit an online Incident report through CRSIG's risk management system, Origami.
 2. Secure the premises from further loss. If necessary rent a fence, board up windows, or hire a security guard. These precautions are considered necessary to reduce evidence removal or bodily injury to individuals. The costs of these precautions are covered.
 3. Make a list of those items that were damaged or destroyed. Estimate the cost for their repair or replacement.
 4. Copies of the purchase orders generated to replace contents or invoices for repairs should be sent to Knak and Company within six months of the date of loss. The coverage afforded by the Central Region School Insurance Group is on a replacement cost basis.
 5. If the District elects to not replace certain contents, please advise Knak and Company as soon as possible.
 6. If the loss requires it, an outside property adjuster may be utilized, who will contact the District Office after assignment of the case.
 7. On large losses, the adjuster, architect and appropriate District Office personnel should meet at the affected site as soon as possible to assess damages and coordinate necessary repairs.
 8. In the event of a serious accident, please contact Knak and Company or the Central Region School Insurance Group office immediately. The numbers have been provided below for your use.
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PLEASE SUBMIT THE FOLLOWING FORM:

- Online Incident Report through Origami
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Knak and Company
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