

Lightning Damage Loss

VAcrop Requests members follow the below steps when a Lightning Damage claim occurs.

Reporting

- Notify VAcrop as soon as possible.
 - Reporting through www.vacorp.org provides an immediate claim number
 - Use this claim number on all future correspondence related to this loss
 - Members can include photographs and estimates at time of initial report
- Provide the following:
 - Name and Address for loss location
 - Date of Loss
 - Cause of Loss
 - Summary of Damages
 - Name and Contact information for the primary contact
 - Estimate of damage

Action Steps

- Take photographs and document the loss
- Take steps to protect existing property from further loss
- Begin salvage or clean-up immediately
- Make temporary repairs if necessary to prevent further loss or damage
- Keep any receipts for temporary repairs or other loss related expenses
- Retain any items or damaged equipment for inspection
- Document the items that will need to be discarded
- Provide our office a copy of the completed lightning affidavit (attached)

If the loss is expected to be \$25,000 or less:

- Please provide a repair estimate for review
- Send repair estimates to estimates@riskprograms.com
 - Place the claim number in the subject line
 - Include any receipts from temporary or emergency repairs

If the loss is above \$25,000:

- We will assign an appraiser to come out and inspect the damages.
- The appraiser will contact you to schedule an appointment to inspect the damage.

If you have content damage, please update the Content Inventory Spreadsheet and provide that to the appraiser.

Date: _____

ELECTRICAL/LIGHTNING LOSS AFFIDAVIT

To Whom It May Concern:

I inspected/repaired (item damaged) _____

Model # _____ Serial # _____ Year Model _____

Date of Purchase _____

Place Purchased _____

Owned by (Name of Insured) _____

Address _____

Date of Loss _____ Time of Loss _____

Are damaged item(s) available for inspection? If yes, where? _____

If no, why not _____

This damage was caused by ☐ Lightning ☐ Power Surge ☐ Other

Because _____

Parts/components damaged were: _____

Firm Name _____

Firm Address _____

Repairer's Name _____

Repairer's Signature _____