



EXPERT ADVICE IN THE EVENT OF DAMAGE

Once you take out an insurance policy (car, home or commercial), you are compensated for the damage covered under your policy. Although every case is different, in this newsletter, we give you a general overview of the process of claiming damage.

Before reporting damage...

If someone is injured, contact the emergency services (police, fire department or ambulance) immediately. If you are a victim of a crime (fraud, theft, etc.) at home or at the clinic, notify the police, ask for a copy of the police report and keep it in your files.

Before contacting your Sogedent broker to report the loss, here are few things to keep in mind:

- Keep your bills and receipts; you can submit them to your insurer if you have cover the costs of emergency expenses (do not enter into any agreement for repairs without first receiving an opinion from your insurer).
- Document the incident: Take photos and notes, as they will be useful to you.
- Retrieve undamaged property. After all, the objective is to limit the damage, without compromising your safety.
- Do not acknowledge your responsibility or enter into agreements with a third party. The reason is simple: You could adversely affect your insurer and thus alter the conclusions of the investigation.

Then contact your Sogedent broker

Once you have as much information as possible in hand, contact your broker. If the damage is eligible, your broker will report it to your insurer. An insurance adjuster will contact you within 24 to 48 hours, depending on the urgency of the situation.

If the damage occurs late at night or during the weekend, don't worry: Insurers always have a toll-free, 24-hour hotline. An agent will take your report. Then, an insurance adjuster will contact you within 24 to 48 hours, depending on the urgency of the situation.

If someone does not call you back within a few days after you have reported the damage, contact your broker; he or she will follow up with the insurer.

Who does what?

In the event of damage, these are the main professionals who will help you with the claim process:

Insurance adjuster

- The insurer assigns an insurance adjuster to settle your claim. This professional is responsible for determining the cause of the damage, evaluating whether it is eligible under the insurance policy and estimating the amount of the loss (with the assistance of other experts if required). The insurance adjuster manages your claim and answers your related questions.

Insurance broker

- The insurance broker is an intermediary between the insured and the insurer. The broker acts as your guide. This professional follows up with the insurer and ensures that the claim process is running smoothly. He or she helps you through the steps in the process of claiming damage or explains your policy's coverage to you, as the case may be. Since you took out your insurance policy with a broker, the broker really knows your policy's coverage, limits and exclusions.

Insurer

- An insurer agrees to compensate you for damage and losses in connection with risks covered in the policies that you have taken out. If your claim is eligible, the insurer will restore your property to the same condition it was in before the damage occurred, according to the provisions of the policy.

How much time will the claim process take?

Every situation is different, and so is the duration of the process. For instance, in car insurance, damage is generally settled fairly quickly. When a claim is filed for damaged property and several parties (expert, contractor, etc.) are involved, the settlement may take longer. Several experts also work with the insurance adjuster when lost income is reimbursed. The settlement is reached when all parties successfully agree on the conclusions of the case. Therefore, you will need to be patient.

Who handles the payment of the indemnities?

The insurance adjuster will offer you a settlement based on the conditions of the insurance policy, the quotes obtained and the recommendations made by the other experts involved in the case. Review the quotes and the amounts granted before the work starts. If you feel like you have been wronged, demonstrate the actual damage you have incurred with supporting documentation, such as bills, receipts and photos, etc.

When is the case considered settled?

Before signing the release, make sure that the work has been performed to your satisfaction. If something doesn't suit you, raise the issue before signing the release. Once the release is signed, the claim is settled, the providers and contractors are paid, and your case is closed.

Things to keep in mind...

Remember, a deductible applies to most claims. The deductible is the amount that you agreed to cover in the event of damage. Your insurance adjustor will let you know if it applies or not. If it applies, the deductible will then be deducted from the amount of the final settlement.

Have you incurred damage? In cases of doubt, do not hesitate to contact one of Sogedent's team of brokers who will know how to advise you. You can also visit our Web site. In the section entitled "In the Event of Damage," you will find several tips that will help you in the event of an accident, incident, flooding or theft, whether the event occurs at home or at the clinic.

For more information: <http://www.sogedent.qc.ca/service-client/en-cas-de-sinistre/index.en.html>



BROKER PROFILE

We will feature one of our brokers in each newsletter so that you can get to know the extraordinary, dedicated men and women that make up Sogedent's team.

This month, we are pleased to introduce Richère Des Alliers to you.

Richère is a damage insurance broker at Sogedent who has worked on our team since 1990. She is cheerful, enthusiastic, friendly and devoted person who enjoys traveling and sports.

Q: What drives you in the field of insurance?

A: "What drives me? The contact with clients. Every client is different and unique. You need to take the time to understand their situation and analyze the risks so that you can offer them the best insurance for their needs. Giving good advice to your clients is important."

Q: Which aspect of your work are you particularly proud of?

A: "I can definitely say that I have always been devoted to my work. Over the entire course of my career as an insurance broker, I have managed to improve my performance and still maintain work-life balance."

Q: Which suggestion or recommendation would you like to make to our readers for 2018?

A: "I absolutely recommend that they do business with a broker rather than an agent affiliated with an insurer, because a broker is a true partner for clients, who have wide-ranging needs. A broker properly evaluates each of his or her client's needs."

Q: What challenges or recreational activities inspire you in your personal life?

A: "I would say hot yoga without hesitation. I have been practicing it 4 to 5 times a week for several years. Yoga helps me be more present in my daily life and maintain a degree of balance and stability. It brings harmony to the way I function and is really important to me, which is why it is and will always be a part of my life. But I also enjoy

other activities like cross-country and downhill skiing, in winter, and cycling and walking."

Q: Is there a decisive factor in your professional life that you would like to share with our readers?

A: "Without a doubt, I would say that teamwork is the decisive factor in my professional life, particularly in times of great change, which are often perceived as disruptive. I am thrilled that I have developed a solid cooperative relationship with my team members during my career. Team spirit plays a crucial role in the health of the company."

