

If an unfortunate incident occurs, and you require assistance in submitting an insurance claim for property damage, we will be available to provide support throughout the process.

**Here is what you will need to do:**

**STEP 1 Contact your insurance company and file a claim.**

Your insurance company will assign an adjuster to assess the damage to your property and provide you with a Scope of Loss document, which is essentially the adjuster's estimate. Your insurance company will then provide you with a claim check to cover the damages. When you receive your insurance check, you will see USF Federal Credit Union listed as one of the recipients. Because we manage finances, we have a vested interest in restoring your property.

**STEP 2 Contact USF Federal Credit Union**

Once you have your insurance claim check and Scope of Loss document from your insurance company, give us a call at 1-800-763-2005 or 813-569-2000. Our mortgage servicing team will walk you through the process and advise you on how the funds will be managed. *Depending on the amount of damage to your home, funds could be released to you directly, or we may hold the funds and release them as repairs occur.*

**STEP 3 Submit required documents**

The following documents may be required for submission for us to release claim proceeds:

- Mortgage Affidavit of Repair Letter: Provided by the credit union
- Copy of the Settlement Agreement: Provided by insurance company
- Copy of the Insurance Adjuster's Claim Report (AKA Scope of Work or Loss): Provided by insurance company or insurance adjuster
- Copy of the Repair Invoice/statement: Quote provided by contractor
- Contractor W-9 Form: Provided by the contractor
- Copy of Check(s) (front and back), endorsed by all parties
- Copy of Insurance Claims Settlement – Provided by your attorney
- Copy of Roof Complete Certification (Repair related to roof damage)– Provided by your contractor

**STEP 4 Complete Repairs**

We advise you to maintain a record of your spending and to save your receipts for submission for review. Once everything is finished, kindly contact your mortgage servicing specialist. If a final inspection is necessary, we will give you the details for scheduling. Once we have verified that your repairs are finished and have received all necessary documentation, we will release any remaining funds to you.

In addition to your insurance claim check, you may qualify for federal aid if you live in a FEMA-declared disaster area. To learn more about federal disaster assistance, visit <https://www.disasterassistance.gov/>.

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