



Gowrie Group's Claims Tips

Nobody wants to have a claim, but when it happens to you, Gowrie is here to help. Gowrie's claim experts work as your advocate and help you manage and expedite the process. Following these steps helps ensure your claim experience runs smoothly.

1. **Protect and Recover.** Take the required steps to protect your property from further loss.
2. **Photograph.** Take pictures of the damage and the relevant surroundings.
3. **Report your Claim.**
 - a. Call **Gowrie at 800.262.8911 to report or discuss your claim** (after hours, press option #6, and you will reach our live 24/7 customer service center).
 - b. Call **your insurance company directly** – any time of day or night – to start your claims process. [Insurance company direct hotlines.](#)
4. **Notify the Authorities.** Report your situation to the relevant authorities in the event of theft, vandalism, collision or bodily injury.
5. **Inspect Before Repair.** Do not begin repair work until the insurance company has the opportunity to inspect and/or survey the damage.
6. **Assume No Obligation.** Admit no liability nor incur any expenses without permission from the insurance company, except to protect the property from further loss.