

Claims Process

Your Role

General procedures

- During office hours, you should contact our office first to discuss your claim.
- After hours you might want to contact the claims department directly, especially in cases of emergency. Claims phone numbers can be found on your insurance company's website, our website, and on your policy pages.
- Since claim reports are recorded, the claims department will want to get the claims details directly from you. You should answer all claims questions to the best of your knowledge and belief.

Auto claims

- In cases where personal injuries have occurred, seek medical treatment immediately.
- If safety permits, exchange insurance information with the other driver. Do not give personal information or make statements regarding fault or non-fault.
- As soon as possible, jot down all the details surrounding the accident. If possible, take pictures.

Homeowner claims

- Safety should be your first priority. Do not risk injury to yourself or others in an effort to prevent damage to your personal property.
- If safety permits, you should do all you can to prevent further damage to your property.
- If you need emergency assistance, contact a local vendor of your choice.

Our Role

- We are not licensed adjusters, so we do not have the authority to process or settle your claim.
- We can help you decide if or when a claim should be filed.
- We can assist you in finding local vendors to repair damage to your auto, home, etc.
- Should problems arise, we can be your advocate in dealing with the claims department.

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