

# INSURANCE CLAIM CHECK PACKET

YOUR GUIDE TO ACCESSING THE FUNDS TO REPAIR YOUR HOME

We know this may be a difficult time and we're committed to helping you get your insurance claim check funds as quickly and easily as possible. To minimize delays in receiving your claim funds, please ensure all submitted insurance claim check documents are complete and have been signed by all parties.

Not only do we value you as a Chase customer, but as your mortgage company, we have a security interest in the property and need to make sure it's restored to its original or better condition or value.

## WE'RE HERE TO HELP

This packet will walk you through the process, provide the necessary insurance claim check documents and serve as a roadmap to accessing the insurance claim check funds you need to repair the damage to your home.

**Remember, we're available to answer any questions you may have.**



**[InsuranceClaimCheck.com/chase](https://InsuranceClaimCheck.com/chase)**

A secure, Chase-approved site where you can:

- Report your claim
- Track your claim
- Download and submit required forms
- Request necessary inspections



**1-866-742-1461**





**TABLE OF CONTENTS:**

**PAGE 3**

**For insurance claims less than \$40,000:**

Quick-Reference Guide: For insurance claims less than \$40,000. . . . . 3

**PAGE 4**

**For insurance claims more than \$40,000:**

Quick-Reference Guide: For claims more than \$40,000 . . . . . 4

Frequently asked questions . . . . . 6

Tips to help prevent contractor fraud . . . . . 7

About the forms . . . . . 8

*Forms included in this package:*

- Declaration of Intent to Repair
- Contractor's Lien Waiver
- Form W-9: Request for Taxpayer Identification Number and Certification
- Authorization to Mail Funds to Alternate/Temporary Address
- Authorization to Release Information to a Third Party
- Request to Deposit Funds Into Chase Account

**HOW TO CONTACT US OR SUBMIT FORMS:**

**Online:**

InsuranceClaimCheck.com/chase  
(a secure, Chase-approved site)

**Phone:**

1-866-742-1461

**Fax:**

1-678-475-8899  
(Free of charge from any Chase branch)

**Regular mail:**

Chase  
P.O. Box 47607  
Atlanta, GA 30362

**Overnight mail:**

Chase  
2405 Commerce Ave.  
Building 2000, Suite 300  
Duluth, GA 30096

**! Do not fill out the forms included in this packet if:**  
**Your loan payment is 30 days or more past due on the date of loss.**  
Please call us at 1-866-742-1461 for special instructions and requirements that apply to your situation.

**! Attention:**  
**If your insurance claim loss is related to asbestos, biohazard cleanup, mold, lead, sinkhole, explosion, earthquake, landslide or mobile/manufactured homes, please call us at 1-866-742-1461 for special instructions and requirements that apply to your situation.**

Si tiene alguna pregunta, por favor llame al 1-866-742-1461.

## FOR CLAIMS

**\$40,000 OR LESS**

If your total insurance claim check amount exceeds \$40,000, please see the other section of the claim packet or visit [InsuranceClaimCheck.com/chase](https://InsuranceClaimCheck.com/chase).

**STEP 1****Report your claim**

- File a claim with your homeowners insurance company.
  - An insurance adjuster will assess the damage and determine a settlement amount.
- Report your claim to us by visiting [InsuranceClaimCheck.com/chase](https://InsuranceClaimCheck.com/chase) or calling **1-866-742-1461**.

**STEP 2****Receive your funds**

- Bring the insurance claim check into a Chase branch or mail it to us at the address provided on the cover sheet. We'll endorse it and return it to you.
  - Please don't sign your insurance claim check before mailing it to us. After you get the insurance claim check back with our endorsement, all the parties listed on the check will need to sign it (including your second mortgage lender, if any) before you can access the funds.
- We can deposit the insurance claim check into your Chase account. If you have a Chase personal checking or savings account and the names on the check are the same as the signers on your account, we can direct deposit the check for you.
  - Complete the Request to Deposit Funds Into Chase Account form, which is included in this packet.

**STEP 3****Submit the insurance adjuster's report**

- Provide the adjuster's report from your homeowners insurance company. There are four different ways you can submit this report:
  - Upload it through [InsuranceClaimCheck.com/chase](https://InsuranceClaimCheck.com/chase).
  - Bring it into a Chase branch.
  - Fax it to 1-678-475-8899 (Free of charge from any Chase branch).
  - Mail it to us at the address provided on the cover sheet.

**Note: If your claim amount is \$20,000 or less, the adjuster's report is not required.**

**STEP 4****Request an inspection (if your claim is between \$20,000 and \$40,000)**

- When all of the repairs are complete, request a final inspection by visiting [InsuranceClaimCheck.com/chase](https://InsuranceClaimCheck.com/chase) or calling us at **1-866-742-1461**.

**Note: If your claim amount is \$20,000 or less, an inspection is not required.**

Si tiene alguna pregunta, por favor llame al 1-866-742-1461.

## QUICK-REFERENCE GUIDE

## MORE THAN \$40,000



If your total insurance claim check amount is less than \$40,000, please see the other section of the claim packet or visit [InsuranceClaimCheck.com/chase](https://InsuranceClaimCheck.com/chase).

## STEP 1

**Report your claim**

- File a claim with your homeowners insurance company.
  - An insurance adjuster will assess the damage and determine a settlement amount.
- Report your claim to us by visiting [InsuranceClaimCheck.com/chase](https://InsuranceClaimCheck.com/chase) or calling **1-866-742-1461**.

## STEP 2

**Endorse the check and receive the first portion of the funds**

- Once you receive your claim check, have all of the parties listed on the check endorse it. (including your second mortgage lender, if any).
- Bring the check into a Chase branch or mail it to us at the address provided on the cover sheet.
- We'll deposit the insurance claim check funds into a special interest-earning escrow account.

## STEP 3

**Submit all necessary forms and receive the first portion of funds**

To make sure you'll be able to quickly receive your funds, please submit copies of the following required insurance claim check documents:

- Insurance adjuster's report:** Include all pages.
- Estimate(s) from contractor(s):** Must list property address, description of repairs, amount you have agreed upon, and be signed by you and your contractor.
- Contractor's license<sup>1</sup>:** Request a copy from your contractor(s).
- Declaration of Intent to Repair<sup>2</sup>:** Must be signed and all blank fields completed.
- Contractor's Lien Waiver<sup>2</sup>:** Completed by your contractor(s). All blank fields must be completed and amount listed must match amount of contractor's estimate.
- Form W-9: Request for Taxpayer Identification Number and Certification<sup>2</sup>:** Completed by your contractor(s). Use either EIN or SSN, but not both.

<sup>1</sup>If the state in which your property resides does not require the contractor(s) to be licensed, proof of bond and insurance will be required.

<sup>2</sup>Included in this packet.

- There are four different ways you can submit these insurance claim check documents:
  - Upload them through [InsuranceClaimCheck.com/chase](https://InsuranceClaimCheck.com/chase)
  - Bring them into a Chase branch
  - Fax them to 1-678-475-8899 (Free of charge from any Chase branch)
  - Mail them to us at the address provided on the cover sheet

**Note: Incomplete or missing documents may delay the issuance of your check**

## QUICK-REFERENCE GUIDE

## MORE THAN \$40,000

STEP  
3**Submit all necessary documents and receive the first portion of funds (cont.)**

- Once we receive and accept the necessary insurance claim check documents, we'll mail you a check for the greater of \$40,000 or 33% of the total claim funds made payable to:
  - Your contractor
  - All of the parties listed on your mortgage
  - All of the parties listed on the original insurance claim check (except Chase)
- If you have a Chase personal checking or savings account and the names on the check are the same as the signers on your account, we can direct deposit the check for you.
  - Complete the Request to Deposit Funds Into Chase Account form, which is included in this packet.

*Note: Funds being paid to a contractor will be issued via a physical check.*

STEP  
4**Request an initial inspection and receive an additional portion of the funds**

- When the repairs are at least 50% complete, request a free initial inspection by visiting [InsuranceClaimCheck.com/chase](https://InsuranceClaimCheck.com/chase) or calling us at **1-866-742-1461**.
- After an inspector verifies repairs are at least 50% complete and we received and verify all of the necessary documents, we'll issue another check for half of the remaining claim funds made payable to:
  - Your contractor
  - All of the parties listed on your mortgage
  - All of the parties listed on the original insurance claim check (except Chase)

STEP  
5**Submit all necessary forms and receive the first portion of funds**

- When all of the repairs are complete, request a free final inspection by visiting [InsuranceClaimCheck.com/chase](https://InsuranceClaimCheck.com/chase) or calling us at **1-866-742-1461**.
- After an inspector verifies repairs are complete, we'll issue a check for the remaining funds made payable to:
  - Your contractor
  - All of the parties listed on your mortgage
  - All of the parties listed on the original insurance claim check (except Chase)

*Note: If applicable, a separate check will be issued for the interest your funds earned from the special escrow account.*

Si tiene alguna pregunta, por favor llame al 1-866-742-1461.



## FREQUENTLY ASKED QUESTIONS

### Why is my insurance claim check also made payable to Chase?

We have a security interest in the property and need to make sure the property is restored to its original or better condition or value.

### When can I expect to receive my disbursement check(s) from Chase?

We'll mail your initial disbursement check (or request that the funds be deposited into your Chase personal account) within three business days after we receive and verify all of the necessary documents. Please allow additional time for mail delivery or direct deposit processing. You'll receive your remaining disbursement check(s) after the required inspection(s) has been completed and we receive and verify all of the necessary documents.

### Can I have my funds mailed to a different address?

Yes. If you'd like to have funds sent to an address other than the one we have on file, complete the enclosed Authorization to Mail Funds to Alternate/Temporary Address form and return it to us.

### Can I have my claim information released and/or checks sent to someone not listed on my mortgage?

Yes. If you'd like to release information about your claim to someone not listed on your mortgage or have disbursement checks payable to a third party (such as a contractor), complete and submit the enclosed Authorization to Release Information to a Third Party form.

### Why do you release funds for larger claim checks in separate payments?

We want to make sure that the repairs are being done correctly and according to schedule. Releasing the funds in separate payments also helps prevent contractor fraud.

### What if my contractor needs more funds than I've been allotted?

Call us at 1-866-742-1461 to request that your claim be reviewed for an additional disbursement (all requests are subject to approval).

### Why are my disbursement checks from Chase for the remaining amount of my claim also made payable to my contractor?

Your contractor's name is included on the checks to ensure the funds are distributed and used correctly, and also to prevent the contractor from placing a lien on the property once the work is completed.

### What if my claim amount is greater than the principal balance on my loan?

You have two options:

1. If you want to repair your home and your loan payments are up to date, we'll release the amount that exceeds your loan balance (including any unpaid fees and interest), in addition to your first disbursement.
2. If you want to use the funds to pay off your balance (including any unpaid fees and interest), please request a payoff quote by signing in to **chase.com** or calling our 24-hour automated service at 1-877-505-2894 to see if the claim funds will cover the total outstanding amount. If so, submit a letter of request, signed by everyone listed on your mortgage, and we'll use your insurance claim funds to pay off your loan balance.

### Can I use the money from my insurance claim check to pay my past-due balance?

No. Insurance claim funds are intended to repair your home to its original condition and can't be applied to your past-due balance.

### What if my name doesn't match the name on the check and/or mortgage?

Send us a copy of legal documentation showing your full name (first, middle and last), in addition to your insurance claim check, or bring them into a Chase branch.

We're here to answer all of your questions and will work with you to make sure you get the assistance you need. Visit [InsuranceClaimCheck.com/chase](https://InsuranceClaimCheck.com/chase) or call us at **1-866-742-1461**.

Si tiene alguna pregunta, por favor llame al 1-866-742-1461.



## TIPS TO HELP PREVENT CONTRACTOR FRAUD

While most contractors are reputable, contractor fraud and price gouging unfortunately do occur. For help with contractor fraud, contact your state's consumer helpline or attorney general's office.

### Here are some important tips to help protect yourself:

- Be cautious of contractors making unsolicited repair offers — many fraudulent proposals are made by contractors who offer services door-to-door.
- Get three written estimates from licensed and insured contractors.
- Check each contractor's credentials and references.
- Get a detailed written contract before allowing any work to be done. Be sure it includes the total cost, the specific work to be completed, time/payment schedules and any other important details.
- Don't put too much money down, don't pay with cash and don't sign over your claim check to a contractor.
- Make sure the contractor obtains building permits.
- Don't make the final payment until the job is finished and you have all the government approvals you need (if applicable).
- Never sign a contract with blanks or incomplete sections — terms or conditions you didn't agree to could be added later.
- Don't feel pressured by a contractor or allow a contractor to interpret your homeowners insurance policy. Always feel free to contact your insurance company if you have any questions or concerns about your contractor.

We're here to answer all of your questions and will work with you to make sure you get the assistance you need. Visit [InsuranceClaimCheck.com/chase](https://InsuranceClaimCheck.com/chase) or call us at **1-866-742-1461**.

Si tiene alguna pregunta, por favor llame al 1-866-742-1461.



## ABOUT THE DOCUMENTS

### REQUIRED INSURANCE CLAIM CHECK DOCUMENTS FOR INSURANCE CLAIMS MORE THAN \$40,000:

*Please keep copies of all of these completed forms for your records.*

#### Insurance adjuster's report (claims \$20k+)

This report is provided by your homeowners insurance company. It lists the damages to your property and outlines the total amount designated for each portion of your claim. If you receive additional reports, please provide them.

#### A copy of your contractor's license

Your contractor(s) should be licensed and registered within your state and provide you with a copy of their home repair/improvement contractor license. If your contractor is not required to be licensed, proof of bonding and insurance will be needed.

#### Contractor's Lien Waiver

This form should be completed by your contractor(s). It confirms that the contractor(s) will waive any claims of lien once full payment for labor and materials is received.

*Note: This form is included in this package.*

#### Signed estimate(s) from contractor(s)

Provide any and all written proposals signed by you and your contractor(s) explaining the repairs to be completed and their total cost.

#### Declaration of Intent to Repair

By completing this form, you verify your intent to repair the damage to your home.

*Note: This form is included in this package.*

#### Form W-9: Request for Taxpayer Identification Number and Certification

Because the IRS requires us to report payment of insurance funds to contractors, this form verifies the contractor information that will be used to report those payments and must be completed by your contractor(s).

*Note: This form is included in this package.*

### OPTIONAL INSURANCE CLAIM CHECK DOCUMENTS:

We've also included three optional authorization documents, which you may want to use depending on your situation:

#### Authorization to Mail Funds to Alternate/Temporary Address

Complete and include this form with your check if you would like the check — or any disbursement checks we send you — returned to an address other than the mailing address on the loan.

#### Authorization to Release Information to a Third Party

Complete and submit this document if you would like us to release information about your insurance claim check to anyone other than those listed on the loan or have checks made payable to the contractor only.

#### Request to Deposit Funds Into Chase Account

Complete and include this document with your insurance claim check if you would like any of the claim funds that will be payable solely to you to be deposited into your Chase personal checking or savings account.

*Note: Funds being paid to a contractor will be issued via physical check.*

We're here to answer all of your questions and will work with you to make sure you get the assistance you need. Visit [InsuranceClaimCheck.com/chase](https://InsuranceClaimCheck.com/chase) or call us at **1-866-742-1461**.

Si tiene alguna pregunta, por favor llame al 1-866-742-1461.



## DECLARATION OF INTENT TO REPAIR

**This form is required** — By completing this form, you verify your intent to repair the damage to your home. To avoid delays, please make sure all fields on this form are completed before you submit it.

Loan number: \_\_\_\_\_

Name(s) of customer(s): \_\_\_\_\_

Email address: \_\_\_\_\_

Preferred phone number(s): \_\_\_\_\_

Property address: \_\_\_\_\_

(Street, city, state and ZIP code)

Amount of claim check: \_\_\_\_\_

Cause of damage/loss: \_\_\_\_\_

I/We hereby certify that the insurance claim funds in the amount listed above are to be used to repair/restore the property to as good a condition or better than prior to the damage, that all repairs will be made in a timely manner and that no material or labor liens will occur as a result of the labor performed or the materials used.

I/We understand that a licensed contractor must be used to repair/restore the property.

**Signature(s) of customer(s):** \_\_\_\_\_ **Date:** \_\_\_\_\_

\_\_\_\_\_ **Date:** \_\_\_\_\_

*Note: Only one customer's signature is required, but if possible, please also provide all customers' signatures.*

Once you've completed this form, you can scan and upload it to [InsuranceClaimCheck.com/chase](https://InsuranceClaimCheck.com/chase), a secure, Chase-approved site. You can also return it to us by mail or fax to 1-678-475-8899 (free of charge from any Chase branch).

Si tiene alguna pregunta, por favor llame al 1-866-742-1461.

## CONTRACTOR'S LIEN WAIVER

**This form is required** — It will be completed by your contractor and confirms that the contractor will waive any claims of lien once full payment for labor and materials is received. If you're working with multiple contractors, have each complete a separate copy of this form.

To avoid delays, please make sure all fields on this form are completed before you submit it.

Loan number: \_\_\_\_\_

Name(s) of customer(s): \_\_\_\_\_

Property address: \_\_\_\_\_  
(Street, city, state and ZIP code)

**Contractor declaration:**

Conditional upon payment of \$\_\_\_\_\_, all claim(s) of lien for labor and/or materials will be waived (**must match dollar amount on contractor's contract**).

I, the undersigned contractor, hereby declare that I am duly licensed under applicable laws and regulations, all liens will be waived upon payment as noted, I am qualified and experienced to perform the type of work contracted, financially able to complete the repair or reconstruction within scheduled time frames, will comply with applicable codes and regulations governing residential repair or reconstruction (including, but not limited to, building codes and zoning, permit and inspection regulations), and I will be repairing damage at the property listed above as reported in the insurance adjuster's report unless specifically noted.

**Contractor/Company officer signature:** \_\_\_\_\_ **Title:** \_\_\_\_\_

**Contractor/Company name (please print):** \_\_\_\_\_

**Contractor/Company phone number:** \_\_\_\_\_ **Date:** \_\_\_\_\_

*Note: Bond information is not required if you are submitting a copy of your business license.*

**Name of surety company issuing bond:** \_\_\_\_\_

**Surety bond number:** \_\_\_\_\_

**Amount of surety bond:** \_\_\_\_\_

**Customer to complete** (By signing below, you indicate that you agree with the above information.):

**Signature(s) of customer(s):** \_\_\_\_\_ **Date:** \_\_\_\_\_

\_\_\_\_\_ **Date:** \_\_\_\_\_

*Note: Only one customer's signature is required, but if possible, please also provide all customers' signatures.*

Once you've completed this form, you can scan and upload it to [InsuranceClaimCheck.com/chase](https://InsuranceClaimCheck.com/chase), a secure, Chase-approved site. You can also return it to us by mail or fax to 1-678-475-8899 (free of charge from any Chase branch).

Si tiene alguna pregunta, por favor llame al 1-866-742-1461.



## AUTHORIZATION TO MAIL FUNDS TO ALTERNATE/TEMPORARY ADDRESS

**This form is optional** — Complete and include this form with your check if you would like the funds sent to an address other than the one we have on file for you. This form is not required to receive your funds.

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Loan number: \_\_\_\_\_

Name(s) of customer(s): \_\_\_\_\_

Property address: \_\_\_\_\_  
(Street, city, state and ZIP code)

**Please check the appropriate box.**

- I/We would like the funds mailed to an address different than the one on file.

The desired mailing address is:

Address: \_\_\_\_\_  
(Street, city, state and ZIP code)

- I/We would like the funds(s) mailed directly to a contractor or another third party, such as public adjuster, attorney, etc. The name and address of the third party to whom checks should be sent is:

Name: \_\_\_\_\_

Address: \_\_\_\_\_  
(Street, city, state and ZIP code)

Signature(s) of customer(s): \_\_\_\_\_ Date: \_\_\_\_\_

\_\_\_\_\_ Date: \_\_\_\_\_

**Note: Only one customer's signature is required, but if possible, please also provide all customers' signatures.**

Once you've completed this form, you can scan and upload it to [InsuranceClaimCheck.com/chase](https://InsuranceClaimCheck.com/chase), a secure, Chase-approved site. You can also return it to us by mail or fax to 1-678-475-8899 (free of charge from any Chase branch).

Si tiene alguna pregunta, por favor llame al 1-866-742-1461.

## AUTHORIZATION TO RELEASE INFORMATION TO A THIRD PARTY

**This form is optional** — Complete and submit this form if you would like us to release information about your claim to any person other than the customer(s) listed on the loan or have checks from your special interest-earning escrow account made payable to the contractor only. This form is not required to receive your funds.

Loan number: \_\_\_\_\_

Name(s) of customer(s): \_\_\_\_\_

Property address: \_\_\_\_\_  
(Street, city, state and ZIP code)

**Please check the appropriate box(es).**

- I would like Chase to release information about my claim to a third party. **Note: If you check this box, only one customer's signature is required, but if possible, please provide all customers' signatures.**

Name of third party: \_\_\_\_\_

Relationship to customer: \_\_\_\_\_

- I/We would like the disbursement check(s) made payable to a third party only — the customer name(s) will not appear on any disbursement check(s). **Note: If you check this box, all customers' signatures are required.**

Name of third-party payee(s): \_\_\_\_\_  
(Street, city, state and ZIP code)

Signature(s) of customer(s): \_\_\_\_\_ Date: \_\_\_\_\_

\_\_\_\_\_ Date: \_\_\_\_\_

Once you've completed this form, you can scan and upload it to [InsuranceClaimCheck.com/chase](https://InsuranceClaimCheck.com/chase), a secure, Chase-approved site. You can also return it to us by mail or fax to 1-678-475-8899 (free of charge from any Chase branch).

Si tiene alguna pregunta, por favor llame al 1-866-742-1461.

## REQUEST TO DEPOSIT FUNDS INTO CHASE ACCOUNT

**This form is optional** — Complete and include this document with your insurance claim check if you would like any of the claim funds that will be payable solely to you to be deposited into your Chase personal checking or savings account. This form is not required to receive your funds. Any funds that are payable to your contractor will be issued via physical check.

Loan number: \_\_\_\_\_

Name(s) of customer(s): \_\_\_\_\_

Property address: \_\_\_\_\_  
(Street, city, state and ZIP code)

**Your request is subject to approval.**

**The following criteria must be met for the funds to be deposited directly into your account:**

- All payees must be listed on the account you're depositing the funds into.
  - Payees include all of the parties listed on your mortgage, as well as all of the parties listed on the original insurance claim check (except Chase).
- The account must be a Chase personal checking or savings account.

I/We would like the funds deposited into my/our Chase account.

The account number is: \_\_\_\_\_

Signature(s) of customer(s): \_\_\_\_\_ Date: \_\_\_\_\_

\_\_\_\_\_ Date: \_\_\_\_\_

**Note: All customers' signatures are required.**

Once you've completed this form, you can scan and upload it to [InsuranceClaimCheck.com/chase](https://InsuranceClaimCheck.com/chase), a secure, Chase-approved site. You can also return it to us by mail or fax to 1-678-475-8899 (free of charge from any Chase branch).

Si tiene alguna pregunta, por favor llame al 1-866-742-1461.