



Guide to Claims

Neptune is here to help get you back on your feet. This document guides you through the claims process.

Key Points:

Above all, **Stay Safe**. Do not enter your property if unsafe.

There are 3 steps to receive your claim payment. Details of each step are below. This process can take up to 12 weeks or longer during extreme events.

1. **Report** the claim
2. **Adjustment** of the claim
3. **Payment** of the claim

A Note on Repairs:

We want to help you recover as soon as possible. For your protection, Neptune does not provide repairs, nor can we recommend repair services. This is a “check and balance” that keeps the process fair and avoids “kickbacks” or other unethical practices.

Details and Rough Timeline

Day 1: Report the Claim

1. Call Neptune at 727-202-4815 or use our chatbot Poseidon on neptuneflood.com

Residential Policies - Press 1

Press 1 for claims, then
Press 1 to report your claim

Commercial & RCBAP Policies - Press 2

Press 1 for claims

Important Information to Have Ready:

- Policy number
- Insured name
- Insured phone number
- Insured property address
- Description of damage

2. When you call, you will speak with a representative of Peninsula Insurance Bureau. If you use our chatbot Poseidon, a representative from Peninsula Insurance Bureau will reach out to you to continue to claims process. As much as Neptune would like to help get you paid, the use of a third-party flood claims expert is for your protection - it keeps the process objective and transparent.

If your property is unsafe, do not enter your property. Describe the damage from a distance. Only a rough description is needed at this point.

3. Next Business Day: Account manager assigned.

After you call, Peninsula will assign you an account manager. Your account manager will then contact you to discuss your claim. From this step forward, your account manager from Peninsula will be your main point of contact for updates on your claim.

In most cases you will hear from the account manager the next business day. If it has been more than two business days, contact tpa@pibadjusters.com.

Week 1 to 2: Claim Adjustment

1. Schedule your adjuster visit

An adjuster will contact you to schedule a visit to your property. Be sure to answer the phone and schedule the visit as soon as possible so your claim can proceed. Please be aware, following significant catastrophic events the availability of a claims adjuster could be delayed. Your claim is important to us and we will do as much as we can to get an adjuster to you as soon as possible.

2. Document the damage

Take photos as soon as practical and definitely before removing any items or making any temporary repairs.

Safety First! Don't enter the property if it isn't safe.

3. Prevent further damage

Take steps to prevent further damage to the property. It's not only common sense, it's also your responsibility. Your Duties After Loss are outlined in your policy documents.

Examples of actions to prevent further damage:

- Remove soaked carpet to prevent mold
 - Sweep or vacuum up any remaining water
 - Be sure to keep receipts for any repairs you pay for.
- Follow-on damage is excluded from coverage!

Tip:

Separate damaged and undamaged property so the adjuster may examine it, but don't remove items from the premises.

4. Adjuster Visit

During the visit, the adjuster will examine the damage, take photos, make notes, and speak with you. Be sure to show the adjuster any clean-up or temporary repairs you already did. The adjuster will let you know what you can remove from the property.

Week 4 or longer: Claim Payment

1. Claim Amount Determined

Back at the office, the adjuster will calculate the financial losses caused by the damage covered by your policy. This can take 2 or more weeks from the time of the visit. During this time, the adjuster may need to contact you again to ask more questions.

2. Claim Settlement

The adjuster will submit the claim to the insurer for review and approval.

3. Payment

If the claim is approved, your payment will be scheduled.

Frequently Asked Questions

- How do I find my policy documents?
If you have an agent, they will have access to your policy documents. You can also access your policy on neptuneflood.com/login or by using our chatbot Poseidon on neptuneflood.com
- Who do I contact when I need to report a claim?
You can report a claim using our chatbot Poseidon on neptuneflood.com or by calling 727-202-4815.
- Who can update me on my claim status?
Your assigned account manager from Peninsula Insurance Bureau can provide status updates on your claim process. Once an account manager is assigned, you will work directly with them for your claim process going forward.
- Can I make repairs on my property before an adjuster visits?
You are responsible to prevent further damage. This includes any reasonable and necessary repairs to protect the property and keeping an accurate record of repair expenses. A full description of your Duties After Loss are included in your policy documents.
- What is my agent's role in the claims process?
Your agent can provide guidance on the claim process. However, you are required to be the main point of contact with the account manager and the adjuster. You are also required to be present when the adjuster visits your property, and to sign any documents related to the claim.
- What is Neptune's role in the claims process?
Neptune sells policies on behalf of insurance companies. This means once a claim is filed, it is the insurance company's responsibility to handle your claim via Peninsula Insurance Bureau. This is for your protection, to keep the process objective and fair. Neptune can help connect you with Peninsula and is responsible for reviewing the underwriting of your policy at the time of claim.
- Will Neptune send someone to help clean up my property?
No. Insurance is a financial contract, so we do not provide services to remediate or repair damage. Peninsula Insurance Bureau also cannot recommend clean-up services or contractor services. The role of the adjuster is to assess the damage and submit their findings to the insurer for review. Your role as the property owner is to protect your property from further damage and make the necessary repairs.