

# INSURANCE CLAIMS

The Restrictive Covenants of the Lincoln Trade Center Owners Association require the “Corporation” to maintain comprehensive\* **general liability** and **property damage** insurance . . . Paragraph 6. Premiums for this insurance are assessed against the lots within the properties . . . Paragraph 7. If improvements on the properties are damaged as a result of **fire or casualty** the Corporation shall arrange for and supervise prompt repair and restoration of that portion of the properties insured. *This notice posted on the Association website for all Owners to access and download is the fullest extent of the Associations “arrangement and supervision.”*

In the event of either general liability or property damage, it is recommended that the Owner document as thoroughly as possible the event and if applicable notify appropriate law enforcement authorities as soon as possible. Secondly, the Owner of the property shall complete a copy of the appropriate form providing all information requested and submit it via email to [claims@unicogroup.com](mailto:claims@unicogroup.com) or fax it to 402.434.7272, keeping a copy for their records and future reference. The Owner of the property is responsible to secure the property or cause the property to be secured from further damage and/or intrusion. In the event of a major damage involving life safety, it may be necessary to secure a building permit to restore the property.

Upon receipt of the claim form, **the Owner will be contacted directly by the insurer** and all communication will be with the insurer for the duration of the claim process. Please do not contact UNICO. **Note that there is a \$1,000 deductible (\$2,500 for wind / hail damage) for each claim which will be subtracted from the total claim amount.** Since the insurance is purchased by the Association on behalf of the members, any funds authorized to satisfy the claim will be processed thru the Associations’ account. Neither the Board of Directors nor the Executive Director, however, are involved at any point in the processing of a claim.

If you choose to provide property damage insurance other than what is provided by your Association, you may want to make a claim with the policy with a lesser deductible.

A copy of the Associations Insurance Policy is on file at the office of the Executive Director and may be reviewed at that location by appointment.

\* The current terminology would be “commercial” in lieu of “comprehensive”.



GENERAL LIABILITY CLAIM CHECKLIST

\*Required Information

\* Insured: Lincoln Trade Center Owners Association Inc. and it's members;

\* Policy Number: 60404001

\* Line of Coverage: Package

Writing Company: United Fire & Casualty Company

Policy Effective Date: 6/1/2018

Insured Contact Name: \_\_\_\_\_

Contact Work No.: \_\_\_\_\_

Contact Email: \_\_\_\_\_

Contact Cell No.: \_\_\_\_\_

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

Time: \_\_\_\_\_

\* Location: \_\_\_\_\_

\* Is this location (one): \_\_\_\_\_ Leased or \_\_\_\_\_ Owned

\* Name of Claimant: \_\_\_\_\_

\* Home Phone: \_\_\_\_\_

Address: \_\_\_\_\_

Work Phone: \_\_\_\_\_

\* Description of Occurrence: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Injuries / Property Damaged: \_\_\_\_\_

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

Phone No.: \_\_\_\_\_

Address: \_\_\_\_\_

Doctor / Hospital: \_\_\_\_\_

Remarks: \_\_\_\_\_

\_\_\_\_\_

Additional Comments:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



PROPERTY CLAIM CHECKLIST

\*Required Information

\* Insured: Lincoln Trade Center Owners Association Inc. and it's members;

\* Policy Number: 60404001

\* Line of Coverage: Package

Writing Company: United Fire & Casualty Company

Policy Effective Date: 6/1/2018

\* Contact Name: \_\_\_\_\_

Contact No.: \_\_\_\_\_

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

Time: \_\_\_\_\_

\* Location: \_\_\_\_\_

Police Report #: \_\_\_\_\_

Kind of Loss: \_\_\_\_\_

\* Description of Incident: \_\_\_\_\_

Multiple horizontal lines for incident description.

Additional Comments:

Multiple horizontal lines for additional comments.