



Claims Reporting Quick Reference Guide

Lakeshore Club of Polk County HOA, Inc.

Lines of Business	Carrier	Policy Number	Effective Date	Phone/Fax/Email/Website
Commercial Property	American Coastal Insurance Company	AMC2919812	4/15/2026	E – flclaims@marshmma.com
Commercial Property – Miscellaneous Structures	Scottsdale Insurance Company	CPS8418336	4/15/2026	E – flclaims@marshmma.com
Wind Deductible BuyBack	Lloyds of London	B1230AP02935A26	4/15/2026	E – flclaims@marshmma.com
General Liability	Lexington Insurance Company	01981024901	4/15/2026	E – flclaims@marshmma.com
Excess Liability	Richmond National Insurance Company	RN7051084101	4/15/2026	E – flclaims@marshmma.com
Executive Lines Package	Travelers Casualty and Surety Co of America	105928684	4/15/2026	E – flclaims@marshmma.com
Workers Compensation	Zenith Insurance Company	Z142808901	7/11/2025	E – flclaims@marshmma.com

Frequently Asked Questions

- **Do I need to report the claim to the carrier?** You have an obligation to report accidents/ incidents that may give rise to a claim. Failure to report may jeopardize your coverage.
- **How long do I have to report a claim?** We advise our clients to report their claims immediately. Your policy will outline your reporting obligations.
- **How do I know which line of coverage to report my claim under?** If you have a question as to the line of coverage, call your Marsh and McLennan Agency Claims Representative immediately.
- **What information do I need to report a claim?** named insured, policy number, contact information for insured, contact information for involved parties (witnesses and / or injured party) Description of accident, location of incident, date of loss, what happened.
- **What can I expect after I report my claim?** Within 72 hours you should hear from the adjuster assigned by the Insurance Carrier. The Insurance Carrier adjuster will be your main point of contact during the claim. He or she will discuss what will happen next, explain coverage under your insurance policy and answer any questions you may have.
- **What do I do if I have questions or concerns on a claim?** Your insurance carrier adjuster is your FIRST point of contact. However, if you have service issues or concerns, please contact your Marsh and McLennan Agency Claims Representative.

Reporting Tips

- It is your responsibility to mitigate your losses and protect your property from further damage, if safe to do so. Preserve and secure all evidence of loss and document property damage with photos.
- Do not hold on to a claim to gather all information. Report the claim as soon as you can with the information you have. Additional information can be provided later.
- Review your policy to determine your obligations. If questions, please contact your Marsh and McLennan Agency claims representative.

Marsh and McLennan Agency Claims Representatives
flclaims@marshmma.com