



## THE CLAIMS PROCESS

### **What can I expect once I have filed a claim in writing?**

Investors Title Insurance Company will provide a written acknowledgment of claim usually within two (2) business days of having received the claims notice. New claims may be forwarded to [newclaims@invtitle.com](mailto:newclaims@invtitle.com). The acknowledgment will contain the name and contact information for the claims administrator assigned to the claim. After your claim has been received and acknowledged, the claims administrator will immediately begin assembling information. Once a file has been created, the claim will be investigated. Note: If you do not receive an acknowledgment of your claim within one week of filing your written claim, please contact the claims department immediately.

### **What does the investigation of my claim involve?**

First, the claim will be investigated for coverage. The length of time required to complete the investigation varies greatly depending on the nature of the claim and the quality and quantity of the information provided by the claimant. If coverage exists for the claim, repair/resolution options will be evaluated. If there is no coverage for the claim, you will be notified in writing.

### **How will my claim get resolved?**

The policy provides that Investors Title Insurance Company has several options to repair or to resolve a claim. For example, Investors Title Insurance Company may choose to:

1. Seek to repair and/or restore the claimant to the title position as insured by the policy.
2. Negotiate a settlement, or pay the claim against the title.
3. Prosecute or defend a court case related to the claim.
4. Pay the insured the amount required by the policy.
5. Take other action which will protect the insured.
6. Cancel the policy by paying the policy amount and costs in accordance with the terms of the policy.

Review of policy terms and conditions provided on the policy jacket is recommended for a more complete discussion of claim resolution.

### **How long will it take to resolve my claim?**

The length of time to repair or resolve the claim will depend on the nature of the claim.

### **Who do I call if I have questions regarding my claim?**

The written acknowledgment of the claim will contain the name and contact information for the assigned claims administrator. Please contact the administrator with specific questions regarding your claim. **NOTE:** Do not contact the claims department for specific questions regarding your claim until you have filed your claim in writing and have received an acknowledgment of the claim.

### **Can I receive legal advice from Investors Title Insurance Company?**

No. Investors Title Insurance Company is not able to provide you with legal advice. If you feel you need legal advice, and an attorney has not been retained on your behalf, we suggest you seek the advice of an attorney.

[invtitle.com](http://invtitle.com)

121 N. Columbia St. | Chapel Hill, NC 27514

P 800.326.4842 | F 919.968.2235