

## DISCOVER THE DIFFERENCE: CLAIMS RESPONSE THAT PUTS YOU BACK IN BUSINESS



For virtually all major businesses, the greatest concerns at the time of a claim are: Where is my adjuster, will I receive advance payment and how long will it be until we're back in operation?

Our claims process gives answers to these questions before a loss ever takes place. We meet with you to discuss how the policy will respond, when your adjuster will arrive (within 24 hours is always the goal), confirm that he or she has payment authority and review the action steps necessary to get you up and running as quickly as possible.

We hope a loss never occurs at your facility—but if it does, our in-house adjusters work in unison with you to minimize damage and protect the continuity of your business.

### FM Global helps you prepare, protect and restore your operations in the event of a loss:

#### Prepare

- Policyholder workshops and pre-loss planning meetings to discuss policy response
- Establish a relationship with your claims adjuster prior to a loss

#### Protect

- Adjusters on-site within 24 to 48 hours
- All adjusters worldwide vested with authority to make key decisions and issue payments
- Accelerated claims payments, including advances on a case-by-case basis

#### Restore

- Single point of contact for all your claims needs
- Timely claims service minimizes property loss and downtime
- On-site claims presence throughout restoration process
- Multiple currency claims handling
- Time Element Select™ business interruption payment options



PRESIDENT AND CEO, DIVERSE  
MANUFACTURING COMPANY,  
FABRICS DIVISION

*In a time of need, FM Global really stepped up and showed us what an insurance carrier should do. The objective all along was to get us back in business, and that's exactly what happened.*