CLAIMS TIMELINE

Email claims@oscis.com with any questions regarding your claim.

OSC
INSURANCE SERVICES

Insurance companies are usually expected to pay or deny claims within 90 days* of the reported loss. Claims are often resolved more quickly but this will vary by carrier and the complexity of the claim.



Claim Submission

The claim should be submitted to OSC as close to the date of loss as possible.

The claim is then reviewed and submitted to the carrier, pending all required documents including proof of premium payment have been provided.

Claim Acknowledgement

The Claim Acknowledgement is received from the carrier. It is also sent to the insured by email or mail.

Initial Contact

The carrier's claims specialist or adjuster will reach out to the point of contact to schedule an inspection and obtain pertinent details of the claim.

Evaluation

The claim is reviewed and examined by the carrier's claims specialist or adjuster. This will include a property inspection, review of supporting documentation, and an investigation as necessary. For disasters, this may be extended due to the volume of claims and the ability to access the site.

Resolution

Once the evaluation is complete, the case is sent to underwriting for a final determination. If approved payment will be issued.

Claim Closed

The claim is resolved and closed by the carrier.

* This does not constitute a 90 day guarantee. Extenuating circumstances may warrant additional time and the carrier representative should advise and communicate these details to you directly.

OSC | P.O. Box 100006 | Kennesaw, GA 30156
800.432.1259 | Fax: 770.281.1032 | claims@oscis.com
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CLAIMS UPDATES

Email claims@oscis.com with any questions regarding your claim.

OSC INSURANCE SERVICES

We've taken the guess work out of the claims process. We understand that claims are often complex and unique. This overview will serve as a guide for smooth and consistent communication throughout the process.

When should you contact the OSC claims team?

Filing a new claim

You'll have initial contact with the OSC claims team when you file your new claim. You're welcome to reach out with questions regarding the claim or the claims process. You may submit a new claim by email, phone, or fax.

Status Updates

- After receiving your claim acknowledgement, you should hear from a carrier's inspector or adjuster within 5 business days. If you are not contacted by an inspector or adjuster during that time period, please contact the OSC claims team for a status update.
- A carrier's inspector or adjuster should also contact you after 14 business days following the property inspection. If you are not contacted within that time please reach out to the OSC claims team for a status update. The carrier may send you a 30 day letter, reservation of rights letter or status updates by email or mail.

Things to remember

- If a carrier's inspector is out on Tuesday the 1st, and then contacts you on Tuesday the 8th for additional documentation, the 14 business day period would begin on the 8th.
- Catastrophe areas or FEMA disaster claims **always** take longer to process due to the volume of claims, capacity of adjusters, and access to locations. Please allow extra time during these scenarios.
- If you are unsure if your area or loss was impacted by a Catastrophe or FEMA disaster, please do not hesitate to confirm with the OSC claims team.

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