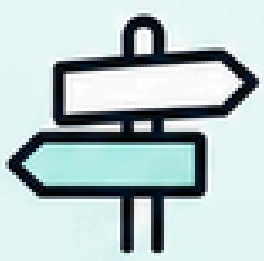
Clearer Answers. Stronger Recovery.

Is your Melissa claim still open?



Your next claims conversation

Use these questions when speaking or writing to your insurer or broker.



Aim to find out what is outstanding, who acts next and when you should hear again.

Have these details ready



- Policy and claim numbers
- Date the claim was reported
- Most recent update
- Copies of documents submitted
- Details of any offer or payment received

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Question 1

Where does my claim stand?

- Ask what stage the claim has reached.
- Find out whether documents, an assessment or a decision are still needed.
- Ask for the explanation in writing.



Question 2

What is holding it up?

- Ask for the specific reason any assessment or payment remains outstanding.
- If payment has been agreed but has not arrived, ask whether anything remains to be completed and when payment is expected.



Question 3

Is anything else needed from me?

- Ask for one clear list of documents or actions.
- Confirm where to send them and how receipt will be confirmed.
- Keep copies and proof of submission.



Question 4

Who acts next and when will I hear again?

- Confirm whether the next step rests with you, the insurer, a loss adjuster or another party.
- Ask who to contact and agree a specific update date.
- If a settlement date cannot yet be given, ask what must happen first.



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Question 5

What if I disagree or still cannot get a clear answer?



- Ask for written reasons and how to request a review.
- Use the insurer's complaints process and keep the response.
- If the concern remains unresolved, contact the FSC for guidance on the complaints process.

Questions for your situation

Several insurers: ask who is coordinating the claim and where updates should come from.

Part payment: ask what it covers, what remains open and whether it is interim or final.

Disputed offer: ask for a written breakdown and the policy terms used; explain the point you dispute.

Keep a record

- ☑ Date
- ☑ Person contacted
- ☑ Outstanding action
- ☑ Who will act
- ☑ Next update date

fscjamaica.org/complaints/ | 1-888-327-4357 | complaints@fscjamaica.org