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DAMAGE CLAIM PROCESS

(Revised 1.7.25)

It is our goal to ensure your experience with your damage protection is the best you can experience! Below you will find some of our best tips & tricks to ensure fast and easy claims processing and reimbursement.

Tip #1: Uploading Documents

- As soon as our system sees claim documents uploaded under both “Photo/Image of Damage” and “Invoice/Receipt” document types, it places the claim into “IN REVIEW” status and prevents additional documentation from being uploaded. In order to ensure timely processing of your claims, we recommend uploading documents at the following times:
 - **Photo/Image of Damage** = as soon as possible to initiate the claim
 - **Invoice/Receipt** = compile all relevant invoices/receipts for the claim and upload at one time to finalize the claim
 - Note: you have 45 days to finalize the claim with the paid invoice/receipt documentation

Tip #2: Paid Invoice/Receipt Guidance

- When providing an invoice or receipt, the claim administrators are looking to confirm payment in full to the vendor for the materials purchased for repairs and/or the replacement of the damaged item
- To ensure timely claims processing, you will want to be sure to provide the physical receipt or paid invoice from the vendor showing it has been paid in full for the repair materials and/or replacement items.

Tip #3: Damage Claims Knowledge Base

- [Open a Damage Claim](#)
- [Claim Adjudication Insight](#)
- [Damage Claim Videos](#)

Tip # 4 Description of Incident Details

The claim administrator/examiner adjudicates claims without in-person investigation. Because of this, the determination is based on the description of damage, the pictures of damage, and any vendor notes on invoices/receipts (with the assessment of the scope of repair) provided during claim submission. By being as detailed as possible with your description of damage, stating how the damage happened and what was found, you help the claim examiner maximize their claim processing efficiency.

Have more questions? Email Support@RentalGuardian.com