

Claim Tracker

Our way of making sure you always know what's happening with your claim.

We'll send you an update each time your claim moves to the next phase.

You can also see the status 24/7 in your customer portal at kin.com.

Step 1

Report Your Claim

We're so sorry you've had a loss and we're here to help!

You should report your claim to us immediately (24/7):

- Online at: kin.com/claims
- Phone: 866-204-2219

If your loss is still in progress (such as a water leak), we can assist you with emergency services.

You should also:

- Record the damages
- Submit photos
- Submit any documents (receipts, estimates, etc.)
- Take steps to prevent any additional damage

Step 2

Meet Your Claim Specialist

Your Claim Specialist will serve as your claim concierge and assist you with your claim.

They'll explain and oversee your claim process, keep you updated, and answer any questions. They will be your designated point of contact.

They'll contact you very soon after receiving notice of your loss.

Note: If you qualify for advance payments (such as for additional living expenses), your Claim Specialist can assist you with this now.

Step 3

Claim Inspection & Research

Your Claim Specialist is gathering all the information about your claim.

This includes assessing the cause and amount of damage.

This will likely include an inspection of the damages. Depending on the type of claim, the inspection may be conducted at your home or may be done virtually.

To speed the process, please submit any photos, documents, inventory of damaged property, or other information. And please be sure to keep receipts for temporary repairs, additional living expenses, or other claim-related costs.

Step 4

Claim Review

Your Claim Specialist is diligently:

- Preparing/reviewing the estimate(s) of your damage;
- Reviewing all the information gathered for your claim; and
- Reviewing all your insurance coverages.

As soon as this is complete, they'll contact you to explain your estimated damages and your available coverage.

Step 5

Payment & Repair

Hooray, your Claim Specialist can now issue payments based on the terms of your policy.

You can choose to receive your funds by direct deposit, printable electronic check, or mailed check.

If you have a mortgage, your lender may have the right to be included as a payee. If a contractor had you sign a direction to pay, we may be required to pay them directly.

If the claim review shows the loss was below deductible or not covered, your Claim Specialist will provide you with a full explanation in writing.

For repairs, you may have the option to use our Managed Repair program. This can lower your deductible and provide a guarantee on workmanship.