

# Partial Payments Allow You to Receive a Portion of Your Compensation Sooner

**Release Date: May 18, 2023**

Under the Hermit's Peak/Calf Canyon Claims Office, partial payments allow you to receive compensation quickly for losses that can be documented with simple or straightforward documentation. Receiving a partial payment will not impact your ability to request additional compensation for the remainder of your losses that are not covered by the partial payment or to decide later that you would prefer to pursue a legal remedy. These payments will focus on flood insurance, evacuation costs and other losses with documentation that can be provided and processed quickly.

## First Steps Toward Receiving a Partial Payment

The first step in the claims process is to submit a Notice of Loss. Notices of Loss forms can be found [online](#) or at one of our Claims Offices in Las Vegas, Mora and Santa Fe. Office locations and hours of operation are listed below. A Claims Navigator can help you complete your Notice of Loss.

<b>Mora Claims Office</b>	<b>Las Vegas Claims Office (Permanent Location)</b>	<b>Santa Fe Claims Office</b>
Mora County Courthouse 1 Courthouse Drive Mora, NM 87732	216 Mills Ave.  Las Vegas, NM 87701 (In Mills Plaza near Big R and Family Dollar)	1711 Llano Street, Suite E Santa Fe, NM 87505  (Next to Mucho Gourmet Sandwich Shoppe)

Once you submit a Notice of Loss, a Claims Navigator will contact you to discuss your claim. They will address any questions you have and guide you through the claims process. Your Claims Navigator will also identify losses that are straightforward, easy to document and may be eligible for a partial payment. A



partial payment compensates you for a portion of your losses. partial payments are a way to get you compensation up front while you work to gather information needed for the remainder of your claim. We understand that this compensation is just one step in your recovery, and we will continue to work with you to complete documentation for your comprehensive claim.

After submitting your Notice of Loss form, the next step is to gather receipts, if you have them, and any other documentation you may have to support your claim. Receipts for expenses you have already incurred will help your Claims Reviewer determine the appropriate compensation amount to request for partial payments. If you do not have any receipts, don't worry, our Claims Navigators will work with you to reach a determination that fairly reflects the value of your loss.

### **Expenses that Are Eligible for Partial Payment**

Examples of claims that are likely eligible for partial payment include, but are not limited to:

- Temporary lodging costs and evacuation expenses
- Flood insurance policy premiums
- Insurance deductibles
- Structure damage not covered by insurance payments
- Vehicle damage
- Inventory losses
- Additional living expenses such as storage units, housing costs, travel mileage, heating costs, etc.
- Lost wages
- Certain medical costs
- Feed for animals during an evacuation or temporary re-homing
- Costs incurred for removal of dead trees and debris
- Certain business losses

There may be expenses beyond those listed above that you have not yet paid for that may be well suited for a partial payment.

### **When Can I Receive My Partial Payment?**



The Claims Office has already started processing partial payments, with some claimants set to receive partial payments as soon as May 2023. Receiving a partial payment will not impact your ability to request additional compensation for the remainder of the losses that are not covered by the partial payment.

It is important to understand that the Claims Office cannot complete a partial payment until you accept the payment amount by signing the payment Release and Certification form. By signing this form, you acknowledge that no additional compensation can be provided by the Claims Office for the specific expense compensated by the partial payment, and that the partial payment for that specific expense cannot be appealed once the Release and Certification form is signed for those losses.

partial payments will not directly affect the 150-day timeline you have to complete your Proof of Loss. As a note, if you are unable to collect estimates or receipts for the full scope of loss during this 150-day period, the Claims Office will work with you to extend your deadline to allow for additional information.

### **How to Reach the Claims Office**

The Claims Office Helpline can be reached Monday through Thursday from 10:00 a.m. - 6:00 p.m. at 505-995-7133. You may also visit any of the three Claims Offices locations Monday – Thursday from 10:00 a.m. – 6:00 p.m.

