



VAULT CLAIMS SERVICES

At Vault, we're **protecting what matters most:** cherished moments, family memories, and priceless legacies.



Vault Claims Services

Our claims system is more than a payment process, it's a life recovery process. Vault Claims Adjusters do what it takes to make a difference for our customers.

Where many have dealt with nightmare scenarios and endless back-and-forth with their insurance provider following a claim, those stories are non-existent at Vault. We focus on fast, flexible, and creative solutions to help you recover and recoup your losses.

We promise to respond to claims notifications within 2 hours of initial contact. Once damages are agreed upon, payment is issued on average within 48 hrs.

Average response time
after a claim notification:

24 hours

Average time to some
form of payment:

48 hours

Outstanding Customer Reviews & Satisfaction

Vault's customer reviews average **4.7 out of 5 stars** on TrustPilot, far above the insurance industry average of 3.7.

Our customers are satisfied with their Vault experience because **we deliver exceptional service at every touchpoint**, providing efficient, thoughtful solutions.

Vault Concierge provides best-in-class, white glove service for our customers. Our Claims team is fast and efficient in responding to issues in times of crisis. And our agents and brokers are deeply committed to ensuring the peace of mind of all our customers.

Our commitment to outstanding communication skills enables us to keep customers informed and updated. We are always available to answer any questions or concerns our customers may have.

BASED ON A TRUE STORY

"I always heard the horror stories of working with adjusters and coming to terms with a damages claim. To my amazement, the people at Vault Insurance have made this post-hurricane experience easy. From their communication skills to their understanding of what I'm going through, and then educating me on this process, it's been a pleasure. They have been more akin to a relief than an obstacle to rebuild my home and life. Further, since the storm, I have made a point to discuss my experiences with Vault Insurance with my family, friends and neighbors. I'm proud to be a Vault client."

Dan, Vault Customer

"We came home to find a serious water leak in the stairwell that caused significant damage and created a mold hazard. Within hours our adjuster came to the house to make an initial assessment and immediately began the mitigation process. My wife and I were astounded at the speed of the whole thing! Upon completion, our adjuster visited once again to make sure we were entirely satisfied. We couldn't have asked for better support, and the work itself was impeccable!"

Jim & Ardis, Vault Customers

"Most responsive insurance experience ever. Vault responded immediately to my notice about damage to my car by another motorist. They promptly arranged for the repairs, provided a rental car during the repair period and handled the claim swiftly. Best experience I have ever had working with an insurance company."

Patricia, Vault Customer



"Not many people would write a review saying that 'I love my insurance,' and I never thought I would be one of those people, but I am. Vault Insurance has been spectacular. Through recent engagements the company has been respectful, their representatives impeccably professional, and allowed us to continue with our lives while handling what we need to do."

Harry, Vault Customer

Fastest Claims Response & Payout Times

Our team is responsive and efficient in processing claims. We focus on resolving claims as fast as possible to reduce any potential disruption to the policyholder.

Vault offers the industry's best response time to claims, with a response time under 24 hours from initial contact.

Our average time for some form of payout is 48 hours, far faster than the industry average of 1-4 weeks.

Proactive Protection & Crisis Response

We understand that filing a claim can be stressful for policyholders. We provide compassionate support to help policyholders navigate the process.

Our Claims Team have an average of 15+ years experience and expertise. Our team understands the intricacies of the insurance claims process, so you get a hassle-free and simple claims experience.

To reduce your risks and the headache of filing a claim, we don't only insure your assets. We hone in on proactive protection.

We do this by looking at the big picture of our customer's life, not only the item we are insuring. We analyze where we can reduce risks and provide the resources and tools to mitigate those potential risks.

We also are a proactive insurer, responding to crises as they happen. When Hurricane Ian hit Florida in 2022, we reached out to our impacted customers right after the storm had passed to ensure their safety and provide support.





THE VAULT DIFFERENCE

Customized Solutions for Unique Needs

Where other insurers offer black and white coverage, Vault offers a blank canvas for customized policies tailored to our customer's needs.



Industry Innovator

Vault was the first high net worth insurance provider to build a foundation on customized solutions. Our leaders are respected innovators with decades of insurance expertise and strong relationships to key industry stakeholders.



Outstanding Customer Reviews and Satisfaction

Vault's customer reviews average 4.7 out of 5 stars on TrustPilot, far above the insurance industry average of 3.7.



Proactive Protection

We look at the big picture of our customer's life, not only the item we are insuring. We analyze where we can reduce risks and provide the resources and tools to mitigate potential dangers.



Fastest Claims Response and Payout Times

Vault offers the industry's best response time to claims. We respond to claims in under 24 hours from initial contact. Our average time for some form of payout is 48 hours, significantly faster than industry average of 1-4 weeks.





CONTACT **US**

info@vault.insurance

844-36-VAULT (82858)

FINANCIAL STRENGTH

Vault is rated A- (Excellent) by AM Best for our financial strength. We also retain an A+ reinsurer panel rating for our conservative reinsurance protection. Our company growth is fueled by technology investments, strong underwriting, data analysis, and an unrivaled business model emphasizing flexible, bespoke policies. We maintain a prudent approach to financial management and maintaining ample capital to insure complex risks.

Vault and Vault Insurance are the marketing names used to refer to Vault Reciprocal Exchange, a Florida-domiciled reciprocal insurance exchange managed by Vault Risk Management Services, LLC as its attorney-in-fact, and its affiliates. Certain products and services may be provided by its affiliates.