



SUPPORTING YOUR CLIENTS THROUGH THE CLAIMS PROCESS

When a business experiences a loss, it can disrupt operations and create uncertainty. At Rainbow, we understand how important it is for your commercial clients to get clear, fast, and compassionate support. You can count on us to help you guide them through the claims process — every step of the way.



When an incident occurs, help your insured get the best possible outcomes:



Call 911 in an emergency



Shut off the water or power



Document what happened



Video

When an incident does happen, please take steps to preserve the video for at least 1 hour prior to the incident and 1 hour after.



Photos

Taking photographs of the incident area is also a great idea. Just remember to never include an injured guest or blood because those involve some privacy concerns.



What to include in your claim

To initiate a claim, please begin by completing our [Claim Submission Form](#). Be prepared to include the following information:

1

Policy number

2

Date of loss

3

Event details

To ensure prompt processing, encourage clients to provide a clear and thorough account of the incident — including the nature of the damage, loss, or injury, and how it occurred. Accurate information helps us verify coverage quickly and begin working on the claim without delay.

Submit your claim

Need help?

If you or your commercial clients have **any questions at all** — whether it's about reporting a claim, required documentation, or claim status — our **Rainbow Claims team is here to help**.



claims@userainbow.com



888-727-2462 ext. 2

We're committed to delivering responsive, reliable service for the businesses you insure.



CLAIMS FAQs

How are claims handled?

All Rainbow commercial policy claims are managed by our trusted third-party administrator, **Reserv**. Within **one full business day of a claim being reported**, Reserv will email the insured business a **Letter of Introduction**, outlining next steps and providing a dedicated point of contact.

At Rainbow, we put businesses first — every claim is handled with professionalism, respect, and urgency, no matter the size or type of loss. From first notice to final resolution, we're committed to delivering service-driven claims support for your clients and for you.



When should I report a claim?

Please report the incident as soon as possible using our [Submit a Claim](#) form. If the situation involves an emergency —such as a fire, injuries, or burglary—first ensure everyone's safety and call 911. Once the immediate danger is addressed, submit your claim to us right away. Quick reporting may help limit the impact on your business.

How do I submit documents for a claim?

Your Adjuster can accept supporting documents such as police reports or receipts in whatever format works best for you—email, fax, or mail. Please send documents at the time of reporting to claims@userainbow.com and those documents will be included in the claim file.

I'm not sure whether an incident qualifies as a claim. What should I do?

When in doubt, submit a claim. Reporting promptly ensures we can begin assessing the situation quickly and support your business through the process.



How do I get an update on my claim status?

Your Adjuster will provide regular updates by phone or email as your claim progresses. You're also welcome to contact them directly at any time with questions. If you're unable to reach your Adjuster or need additional assistance, you can contact Rainbow Claims directly at claims@userainbow.com or call 888-727-2462 ext. 2.

How does my deductible affect a claim?

Your deductible is the amount your business is responsible for paying on each claim. Rainbow Insurance covers costs above the deductible, up to the limits specified in your Policy Summary.

For liability claims—where someone is seeking compensation from your business—Rainbow will initially pay the deductible amount on your behalf and later bill your business for that amount. If your policy includes a \$0 liability deductible, Rainbow will cover the entire claim up to your policy limit, and you won't receive a bill for any deductible amount.

Will a claim impact my policy premium?

Your premium won't change during your current policy term. At renewal, your claims history—along with other factors—will be considered when determining your new premium. The effect of a claim depends on its nature and severity. For details about your policy rating, contact your insurance advisor.



Does my business need a lawyer if it's been sued or threatened with a lawsuit?

If the situation is covered under your policy's liability provisions, Rainbow will appoint legal counsel to defend your business and, if appropriate, handle settlement negotiations.

