Casualties, Disasters, and Thefts

A **casualty** is the damage, destruction, or loss of property resulting from an identifiable event that is sudden, unexpected, or unusual.

Deductible casualty losses can result from a number of different causes, including car accidents, earthquakes, fires, floods, storms such as tornadoes and hurricanes, and vandalism, to name a few.

A **theft** is the taking and removing of money or property with the intent to deprive the owner of it. The taking of property must be illegal under state law where there theft occurred and it must have been done with criminal intent.

Theft includes the taking of money or property by blackmail, burglary, embezzlement, extortion, robbery, larceny, and kidnapping for ransom. The taking of money or property through fraud or misrepresentation is theft if it illegal under state or local law.

Proof of Loss

For a casualty loss, you should be able to provide documentation that substantiates all of the following:

- The type of casualty, (car accident, fire, storm, etc.), and when it occurred.
- That the loss was a direct result of the casualty.
- That you were the owner of the property, or if you leased the property from someone else, that you were contractually liable to the owner for the damage.
- Whether a claim for reimbursement exists for which there is a reasonable expectation of recovery.

For a theft loss, you should be able to provide documentation that substantiates all of the following:

- When you discovered that your property was missing.
- That your property was stolen.
- That you were the owner of the property.
- Whether a claim for reimbursement exists for which there is a reasonable expectation of recovery.