



INSURANCE CLAIM PROCESSING PROCEDURE

If you have additional questions about filing a claim, contact Pierre City Hall at 773.7407 during normal business hours.

HOW DO I FILE A CLAIM?

The City of Pierre has a standard [claim form](#). Forms can be found:

- online at cityofpierre.org
- at Pierre City Hall, 2301 Patron Parkway
- By calling Pierre City Hall at 605.773.7407

The completed form must be filed with the City Finance Officer.

HOW LONG DO I HAVE TO FILE A CLAIM?

Per SDCL 3-21-2, a claimant has **180 days** to file written notice of their potential claim.

If a claimant waits until after the 180 days to file notice, the claim will most likely be denied for failure to file timely notice.

WHAT SHOULD I ATTACH TO THE CLAIM?

Include copies of police reports, property damage estimates, and any other documents intended to support the claim. Notice should **not** be delayed because all documentation isn't available at time of notice of claim.

WHAT HAPPENS AFTER I FILE A CLAIM?

The claim is submitted to the City's insurance carrier, and an adjuster is assigned. The adjuster will investigate the claim and make a liability determination based on the evidence presented.

WHAT DO I DO IF MY CLAIM IS DENIED?

There are a couple of options available:

- If you have additional information that you believe may change the adjuster's determination, you can present the new information to the adjuster.

- At any time in the process, you have the option of using your own insurance.
- You can challenge the determination in either small claims or circuit court.

DO I NEED TO WAIT FOR THE CLAIM INVESTIGATION TO BE COMPLETE BEFORE MAKING REPAIRS?

This varies by incident. Allowing a reasonable amount of time for inspection is recommended. The adjuster assigned to the claim should be consulted.

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