



Catastrophe Claims

Catastrophe (CAT) claims are rare, but when they do occur, they affect large numbers of policyholders and generally cause extensive damage. Catastrophes are usually triggered by natural disasters such as hurricanes, floods, high winds, hailstorms, heavy snowstorms or tornados. Coverage for these losses will depend on the type of coverage you have purchased.

When a catastrophe loss has been declared, Merchants will provide a dedicated claim reporting number on our website. Merchants will dispatch a specially trained CAT team to inspect damage and handle losses associated with the catastrophe. Merchants' goal is to help our policyholders get back to normal as quickly as possible.