Damage Claims FAQ

Frequently Asked Questions — RentalGuardian Damage Claims Portal

Last Updated: July 2026

Filing a Damage Claim

General Questions

Q: What is this claim portal for?

This portal is used to submit a damage claim for an incident that occurred during a stay. It collects all details needed to review and process your claim.

Q: Who should complete this?

The property owner, manager, or authorized representative responsible for reporting the damage should complete the form.

Q: What is Smart.ly?

Smart.ly is the claims submission tool that powers the RentalGuardian Damage Claims Portal.
It allows you to enter claim details, upload photos and documentation, and submit a complete claim for review by our claims team.

Q: How long does it take to complete filing a claim?

The guided, step-by-step form is designed to be completed in approximately 10 minutes, when all information is prepared in advance.

Filling Out the Form

Q: What sections are included in the portal?

The claim portal includes:

- Reporter Information
- Location Information
- Damage & Loss Information

- Property Damage Details
- Contact Information
- Comments / Supporting Documents

Q: What information do I need before starting?

You should have:

- When the damage was reported
- Related reservation or booking details
- Property/unit information
- Description of the damage
- Supporting documentation (photos, invoices, receipts, etc.)

Q: What if my property address does not appear?

If your address does not populate:

- Select “Non-standard address”
- Manually enter the property details

Q: Can I save my progress and come back later?

The portal does not support saving progress. If the session remains idle for more than 20 minutes, you will need to close the URL and start the form again.

Q: How detailed should my damage description be?

Provide a clear and detailed explanation of what happened, including:

- What was damaged
- Any relevant circumstances

The more complete your description, the faster your claim can be reviewed.

Uploads & Documentation

Q: What files can I upload?

You can upload supporting documents such as:

- Photos of the damage
- Repair receipts or invoices
- Additional documentation relevant to the claim

Q: Why are photos required?

Photos help validate the damage and support faster review and decision-making.

Q: What file types can I upload?

Smart.ly supports the following file types for uploads:

- Images: JPG, JPEG, PNG, GIF
- Documents: PDF, DOC, DOCX, TXT

Q: Can I submit videos?

Currently, video files are not supported for upload.

If you have a video:

1. Capture clear screenshots from the video
2. Upload the images through Smart.ly
3. Notify your adjudicator that additional video evidence is available, if needed

Q: What if I don't have all documents yet?

Submit the claim with available information. Additional documentation may be requested during the review process.

Claim Review & Status

Q: What happens after I submit my claim?

After submitting your claim, please allow up to **24 hours** for an adjuster to review and link your claim to the appropriate policy.

Once this is complete, you will receive a claim number. You can then:

- Register and log in to the claim portal (mySedgwick)
- Use your claim number, along with your last name and address (city, state, and postal code)
- Track your claim status and communicate directly with your assigned examiner

Q: How long does it take to review a claim?

Review times vary depending on the complexity of the claim and completeness of the information provided.

Q: Does AI make claim decisions?

No. AI does not approve or deny claims. All claim decisions are made by a Sedgwick examiner.

Q: How will I receive updates on my claim?

You will receive updates via:

- mySedgwick portal

Payments

Q: How will approved claims be paid?

If your claim is approved, payment will be processed based on the approved amount and applicable payment method.

Q: Who issues claim payments?

Claim payments are issued directly by Sedgwick once the claim has been reviewed and finalized.

Q: How will I receive payment for my claim (ACH / check)?

Claim payments are handled through the claims portal.

Once you have access to your claim:

- **Navigate** to Direct Deposit Enrollment.
- **Choose** how you would like to receive your payment:
  - Electronic Payment (Direct Deposit)
  - Mail

Please note:

Payment by Mail is the default option if no payment preference is selected.

To enroll in direct deposit:

- **Provide** your bank routing number and account number. (A link is provided to help locate your routing number if needed.
- **Authorize** your enrollment and **click submit** to complete the enrollment.
- The request is processed within 7–10 business days.

Common Issues

Q: I made a mistake on my submission. What should I do?

Contact your examiner on mySedgwick immediately with corrected information.

Q: My upload failed / what should I do?

- Confirm each file is under 6MB or all uploaded files are under 29 MB
- Retry upload
- Contact support if the issue persists

Q: The portal isn't loading or working properly.

- Refresh your browser
- Try a different browser (Chrome or Edge recommended)
- Clear cache or try again later
- Contact support if the issue continues

Support

Q: Who do I contact if I need help?

For assistance during or after submission, contact:

- RentalGuardian Support (Support@rentalguardian.com)
- Your assigned claim examiner via the claims tracking portal