

In the event of an accident, injury or damage to your building or contents please consider the following guidelines. These guidelines should not be relied upon as legal advice nor do they imply coverage will be afforded. Claims are submitted to the appropriate insurance carrier for review and evaluation based upon the applicable policy of insurance and facts of loss.

Auto Claims:

- Call for medical assistance (911) if there are injuries.
- Contact police. Notify local and/or state police as required. If the police determine a report will be made, ask how to obtain a copy of the report.
- Exchange contact information with other parties involved, including witnesses.
- Share insurance information with other parties involved.
- Do not discuss fault or blame or make any promise of payment at the scene.
- If a camera, or camera ready phone, is available take photos of the vehicles, scene and skid marks.
- If your vehicle is not drivable have it towed to the nearest repair shop. Do not authorize repairs until you speak with your claims adjuster.
- As soon as possible, contact your insurance carrier to report the loss giving as much detail as possible.
- Once the loss has been reported, a claims adjuster will contact you to discuss your coverage and what you should expect. Expect to be contacted by a claims adjuster within two business days. If there is a delay in contact, please call Daniel and Henry so that we may assist with the process..

Property Claims:

- Protect your property to mitigate further damage and make the premises safe and secure.
- Report downed power lines or gas leaks to the utility company.
- Notify local police in the case of theft.
- If a camera, or camera ready phone, is available take photos of the scene before initiating emergency repairs. Emergency repairs include, but are not limited to, board up of broken windows, cover for holes in a roof and starting the process of water extraction.
- Call a contractor for an estimate of the damages and repair costs.
- Do not authorize final repairs until the claims adjuster has given you the authority to do so.
- Inventory damaged personal property. Include quantity, description, age and value.
- Expect to be contacted by a claims adjuster within two business days. If there is a delay in contact, please call Daniel and Henry so that we may assist with the process.

General Liability Claims:

- Contact emergency personnel and police if necessary.
- If a camera, or camera ready phone, is available take photos of the scene.
- Do not discuss fault or blame or make any promise of payment at the scene.
- Obtain contact information of potential witnesses.
- Secure and preserve any item (i.e. food) or allegedly damaged or defective product claimed to be yours.
- Forward internal incident reports, written witness statements and any correspondence you have regarding the alleged incident.
- Forward correspondence, including a summons, from an attorney representing the other party.
- Do not discuss details of the claim or loss with any party representing the other party. Refer them to your insurance company's claims adjuster.
- In the event of injuries or damage to property of others which you allegedly caused please call Daniel and Henry so that we may assist with notice to the appropriate insurance carrier.
- Expect to be contacted by a claims adjuster within two business days. If there is a delay in contact, please call Daniel and Henry so that we may assist with the process.

Workers Compensation Claims:

- Call for medical assistance if necessary.
- Report the claim to your insurance carrier within 24 hours of notice of the injury/illness. At the time of your report advise the claim intake personnel if the report is for information only.
- If a camera, or camera ready phone, is available take photos of the scene.
- Identify, secure and preserve any hand or mechanical equipment or machinery that may have caused or contributed to the loss.
- Do not admit any fault or make any commitment for payment of the injury/illness.
- Do not discuss details of the claim or loss with any party representing the injured worker. Refer them to your insurance company's claims adjuster.
- For claims with anticipated lost time or serious injury you may expect to be contacted by a claims adjuster within two business days. If there is a delay in contact, please call Daniel and Henry so that we may assist with the process.