



How to File an Insurance Claim

Knowing just what to do when you have a claim can help you get the best value for your insurance dollars.

Insurance Companies pay more than \$150 billion each year in claims from policyholders. Those claims result from losses suffered during fires, hurricanes, tornadoes, robberies, auto accidents, dog bites, falls and a host of other traumatic incidents.

Instead of waiting until an accident strikes you or your family, save time, money and anxiety by doing three important things now:

- Look through your policies to see what is - and isn't - covered. The coverages and exclusions in your insurance policies can differ significantly from those of your friends. The best advice is to understand your policies before you have a claim.

Ask your local insurance agent or company representative to explain anything you don't understand.

- Read and keep this brochure to learn exactly what steps to follow when you have a claim.
- If you have an accident, be sure to talk to your insurance company before you talk to a lawyer. The vast majority of claims are settled without a lawyer.
- If you decide you need a lawyer, be sure you establish what his or her fee arrangement is.
- Remember that when you hire a lawyer, you lose your ability to represent yourself with the insurance company.

Auto Insurance Claims

Taking the time now to review the steps you should follow after an auto accident will help reduce the anxiety surrounding the incident and avoid costly and time-consuming mistakes.

Before You Have a Claim Be sure you know the answers to these questions before you have to file a claim:

- How much liability insurance do you have? This coverage pays for damage you cause to another vehicle or injuries to other people.
- Does your state have no-fault insurance? What coverages does it provide?
- If you have collision and/or comprehensive coverage, what is your deductible (the amount you've agreed to pay out of your own pocket if you suffer a loss)?

At the Scene

- Stop your car and get help for the injured. Have someone call the police or highway patrol. Tell them how many people were injured and the types of injuries. The police can then notify the nearest medical unit. Give whatever help you can to the injured but avoid moving anyone so you don't aggravate the injury. Covering an injured person with a blanket and making that person comfortable usually is as much as you can do.
- Provide the police with whatever information they require. Ask the investigating officer where you can obtain a copy of the police report, which you may need to support any claim you submit to your insurance company.
- Try to protect the accident scene. Take reasonable steps to protect your car from further damage, such as setting up flares, getting the car off the road and calling a tow truck. If necessary, have the car towed to a repair shop. But remember, your insurance company probably will want to have an adjuster inspect it and appraise the damage before you order repair work done.

Make notes. Keep a pad and pencil in your glove compartment. Write down the names and addresses of all drivers and passengers involved in the accident. Also note the license number, make and model of each car involved and record the driver's license number and insurance identification of each driver. Record the names and addresses of as many witnesses as possible, as well as the names and badge numbers of police officers or other emergency personnel. If you run into an unattended vehicle or object, try to find the owner. If you can't, leave a note containing your name, address and phone number.

Filing Your Claim If your car is involved in an accident, if it is damaged by fire, flood or vandalism, or if it is stolen, put your insurance to work for you by following these steps in filing your claim:

- Phone your insurance agent or a local company representative. Do it as soon as possible even if you're far from home and even if someone else caused the accident. Ask your agent how to proceed and what forms or documents will be needed to support your claim. Your company may require a "proof of loss" form, as well as documents relating to your claim, such as medical and auto repair bills and a copy of the police report.

Supply the information your insurer needs. Cooperate with your insurance company in its investigation, settlement or defense of any claim, and turn over to the company immediately copies of any legal papers you receive in connection with your loss. Your insurer will represent you if a claim is brought against you and defend you if you are sued.

- Keep records of your expenses. Expenses you incur as a result of an automobile accident may be reimbursed under your policy. Remember, for example, that your no-fault insurer usually will pay your medical and hospital expenses, and possibly such other costs as lost wages and at least part of your costs if you have to hire a temporary housekeeper.
- Keep copies of your paper work. Store copies of all paper work in your own files. You may need to refer to it later.

Home Insurance Claims

Those crumbs in your toaster start a fire in your kitchen....Little Suzy from next door falls out of the tree house in your backyardA tornado damages your home, forcing you to move temporarily to a motel....

Your homeowners policy provides insurance coverage for each of these situations and many more because it is a "package" of insurance for (1) your house, furniture and personal belongings, (2) your liability to others and (3) additional living expenses you may incur if your home is

severely damaged.

Before You Have A Claim

Be sure you know the answers to these questions before you have to file a claim:

- Is your home insured for at least 80 percent of its replacement value? (If you have less coverage, you may not be fully reimbursed for any partial damage.)
- Are your belongings insured for actual cash value (replacement cost of an item minus depreciation) or replacement cost (the amount it would take to replace the item at current prices)? Most policies provide compensation on an actual cash value basis rather than a replacement cost basis. Talk with your agent to determine whether purchasing replacement cost coverage is worth the extra premium.
- What liability coverages are provided in your homeowners policy? If you have questions, now is the time to ask your insurance representative for answers.
- What amount of medical payments coverage is included in your homeowners policy? This type of coverage pays for medical expenses of a guest injured in your home, regardless of fault. A medical payment claim begins, as do others, with a call to your insurance representative.

Filing Your Claim

Here's what to do when you have a home insurance claim:

- Report any burglary or theft to police.
- Phone your agent or company immediately. Insurance policies place a time limit on filing claims. Ask questions. Am I covered? Does my claim exceed my deductible? (Your deductible is the amount of loss you agree to pay yourself when you buy a policy.) How long will it take to process my claim? Will I need to obtain estimates for repairs to structural damage?
- Follow up your call with an explanation of what happened in writing, at the request of your agent or company.
- Make temporary repairs and take other steps to protect your property from further damage. Save receipts for what you spend and submit them to your insurance company for reimbursement.
- Prepare a list of lost or damaged articles. Save receipts from any additional living expenses you incur if your home is so severely damaged that you have to find other accommodations while repairs are being made.
- Provide needed information to the insurance representative assigned to handle your claim.

Talk things over with your agent and adjuster if you are dissatisfied with the settlement offer. Check your policy to see what settlement steps it outlines.