



# IN THE EVENT OF A CLAIM

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Provided by: Rose & Kiernan, Inc. ♦ 518-244-4245 <http://www.rkinsurance.com>

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## A Note to Our Commercial Insurance Clients

The Rose & Kiernan, Inc. team is here to serve you. This service includes assisting you in the event of a claim. If a loss occurs, please follow the steps highlighted in this guide.

Your insurance contract requires that you report all claims promptly. Therefore, contact us as soon as possible after a property, liability, workers' compensation or automobile claim. We will report your claim to the insurance company. An insurance company claims adjuster will be assigned to handle your claim. You should then be able to deal directly with the adjuster to settle your claim.

If you encounter any unusual delays or problems in the handling of your claim, please contact Mark Dailey at 1.800.242.4433 ext. 4244

We appreciate your business and are here to assist you.

# Property Claims

**In the event of damage to your building or contents, follow these steps:**

1. Protect the property from further damage.
  - a. Call the proper authorities and utilities (e.g., gas, electric, telephone).
  - b. Take photos of the damage before having emergency repairs made, such as boarding up windows or covering holes in the roof.
2. Call Rose & Kiernan, Inc. to report the loss. 1.800.242.4433
3. Call a contractor to estimate the building damages.
4. Separate damaged contents from undamaged contents. Do not discard any items until the claims adjuster gives you the authority to do so.
5. Keep records of expenses if you are forced to temporarily relocate your business.
6. Do not authorize repairs until the claims adjuster has given you the authority to do so.

**After we report the claim to the insurance company, the claims adjuster will do the following:**

1. Contact you by phone, email or mail to discuss the loss.
2. Arrange for an appraiser to inspect extensively damaged property.
3. Assist you with your choice of contractors to make the repairs.
4. Contact you for a settlement.

# Auto Claims

**In the event of an automobile accident, follow these steps:**

1. Report the accident to the police.
2. Obtain information about the other people involved in the accident such as the following:
  - a. Names, addresses and phone numbers
  - b. Insurance company
  - c. Type of vehicle
  - d. Auto and driver's license numbers
3. Have your vehicle towed to the nearest repair shop if the vehicle is not drivable. Do not authorize repairs until the claims adjuster gives you the authority to do so.
4. Call us to report the accident. 1.800242.4433

**In the event of a windshield, vandalism or theft loss, follow these steps:**

1. Report the vandalism loss or theft to the police.
2. Call us to report a loss.

**After we report the claim to the insurance company, the claims adjuster will do the following:**

1. Contact you to request details of the accident and repair estimates.
2. Arrange for an appraiser to inspect the damages of vehicles that are not drivable or extensively damaged.
3. Contact you for a settlement.
4. Deal directly with the others involved in the accident.

**You should not talk to others involved in the accident, but refer them to your claims adjuster.**

# Workers' Compensation Claims

## **In the event an employee is injured on the job, follow these steps:**

1. Complete the Employer's First Report of Injury or Disease form for all claims. Either use the "call in" reporting system or fax the original form to the insurance company. Send a copy of this form to the State Department of Industry, Labor and Human Relations (refer to the First Report for the address).
2. Forward a copy of the First Report to us in the event of a disabling injury or death claim. We will follow up with the insurance company for their prompt handling of the claim.
3. Contact the insurance company to question the status of a claim. If you experience delays or have questions, please contact us for assistance.

## **After you report the claim to the insurance company, the claims adjuster will do the following:**

1. Contact the injured employee to discuss the accident.
2. Request copies of bills and doctors' reports for medical treatment administered.
3. Contact you, the employer, if there is any lost time from work as a result of the injury.

# Liability Claims

**In the event of injuries or damage to property of others which you allegedly caused, follow these steps:**

1. Call us to report the claim. 1.800.242.4433
2. Forward any correspondence, including a summons from an attorney representing the other party.
3. Do not discuss the claim with the other party or their attorney. Refer them to your insurance company's claims adjuster or to us.

**After we report the claim to the insurance company, the claims adjuster will:**

1. Contact you to discuss the incident that allegedly caused the injury or damage to the property.
2. Deal directly with the other party and/or attorney to handle the claim.