

AUTO CLAIMS

AUTOMOBILE PHYSICAL DAMAGE (Damage To Insured Vehicle)

Reporting of Claims

All claims should be reported directly to your agent's office as soon as possible. In the event of an after-hours emergency or if you are unable to reach your agent, please contact our office at 800.233.1957 for assistance.

To process your organization's claim, please provide the following information:

1. Your organization's name, as it appears on your insurance policy.
2. The name and daytime telephone number of the individual who has authority and responsibility to authorize repairs to the damaged vehicle.
3. The date, time and location of the accident.
4. A detailed description of how the accident occurred.
5. The year, make, model, and serial number/VIN of your damaged vehicle.
6. A description of the damage to the vehicle.
7. Where the vehicle can be inspected.
8. Your choice of repair facility and the cost to repair the damage, if known.

Handling of Claims

1. Minor Damage - with the information you furnish, we will evaluate the claim. If we determine no appraisal is necessary, we will request a written copy of your bill or estimate and photos of the visible damages to the auto. Claims payments will be coordinated with your agent to ensure prompt and accurate delivery.
2. Major Damage - if we determine an appraisal is necessary, the damages will be handled through our appraisal system as follows:
 - a. Upon receiving the necessary information from your agent, we will assign an appraiser to inspect your vehicle.
 - b. The appraiser will contact your responsible individual and the repair facility within 24 hours of receiving the assignment.
 - c. The appraiser's goal is to reach an agreement on the repairs with the facility of your choice. As soon as repair costs are determined, the agreed price will be telephoned to our office.
 - d. Claims payments will be coordinated with your agent to ensure prompt and accurate delivery.

AUTOMOBILE LIABILITY (Incidents Involving Other Vehicles, Property, or Persons)

Reporting of Claims

All claims should be reported directly to your agent's office as soon as possible. If death, severe injuries or extensive property damages have occurred, please advise your agent to notify us immediately. In the event of an after-hours emergency or if you are unable to reach your agent, please contact our office at 800.233.1957 for assistance.

In addition to the information requested in the Auto Physical Damage Section, we ask that you provide us with all available information as to the other parties involved. This would include the following:

1. Other vehicle(s) year, make, model and license tag number.
2. Name, address, and telephone number of the owner of the other vehicle(s).
3. Name, address and telephone number of the other driver(s) and passenger(s).
4. Name, address, and telephone number of any person(s) in your vehicle and/or any pedestrian(s) or witnesses.
5. Responding police department and the officer's name(s), report number(s), etc. or a copy of the police report.
6. A description of the damage to the other vehicle(s) or property and/or injury to any other person.

It is important to identify and preserve any evidence that exists concerning the incident, such as digital photos, video, and vehicle telematics data.

In the event a suit is filed against you, contact your agent immediately, provide copies of the suit papers and all pertinent information regarding the incident. Also, advise your local agent of the date the suit was received. This is especially important as a response is required to be filed within a certain number of days.