Auto Claims



In the event of an automobile accident:

- 1. Report the accident to the police.
- 2. Obtain information about the other people involved in the accident such as:
 - 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.

In the event of a windshield, vandalism or theft loss:

- 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:

- 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.

If at anytime the claim is not being handled to your satisfaction

or should you need assistance, please contact

Karen Lockrow, <u>klockrow@marshallsterling.com</u> / 518-943-3900 ext. 1043

AUTOMOBILE CLAIM

LOSS					
Date					
Location					
		State Ticket Issued			
					DESCRIPTION OF
INSURED VEHICL	E				
Year	_ Make		Model		
			Plate		
Extent of Damages					
Present Location					
Driver				_ (ASK IF OFFICER OF CO)	
Date of Birth	License No.			State	
OTHER VEHICLE					
Year	Make		Model		
Owner			Phone		
City		State		Zip	
•				- <u>r</u>	
				Zip	
Insurance Information				r	
			Policy N	lo	
· ·			•		
C C					
INJURED					
Address		C		7.	
•				Zip	
Extent of Injury					
WITNESSES					
Name			Phone		
Address					
City		State		Zip	
IMPACT					
Is damaged auto essen	tial to business?				

INSTRUCTIONS TO INSURED:

If still on the scene:

- 1. Contact police.
- 2. Obtain information about other people involved in the accident or anyone who may have witnessed the accident.
 - Name
 - Address
 - Phone number
 - Insurance carrier
 - Policy number
 - Etc.
- 3. Take photos of the accident, if camera available.
- 4. Have vehicle towed if unable to drive.

If not on the scene:

- 1. Obtain two estimates for repair if vehicle can be driven.
- 2. The claims adjuster will either approve one of these two estimates or send an appraiser to see the vehicle.
- 3. The claims adjuster will deal directly with the other people involved in the accident; you should not deal with them yourself.
- 4. The insurance company will contact you within 48 hours.
 - If there is any reason that you need to be contacted immediately, please let us know.