



What to do before/after filing a claim...

When you have an accident to your vehicle or experience damage to your property, it can be an upsetting and stressful experience. Before you file a claim, you should have the following information available for the claims representative to expedite the process:

AUTOMOBILE CLAIM: Search your glove compartment for a form to write information at scene for your automobile and other vehicles involved in the accident

- Policy number
- Year, make, model and plate number of auto
- Insurance company
- Operator name, address, license number, date of birth and phone number
- The date, time and location of the accident
- Description of the damage to car
- Is car operable?
- If vehicle towed, the address where located.
- If police responded, date a police report be available. Citation issued?
- Any witnesses or injured passengers

If you have a non-collision claim (such fire, theft, vandalism, animal collisions or falling objects), you'll need some of the information shown.

Glass claims are usually not subject to a deductible in Massachusetts and you may request a specific company or let the company assign one for you.

PROPERTY CLAIMS:

- Your policy number
- Date, time and location of the claim
- Provide a description with as much detail as possible
- Indicate whether the structure is habitable
- If theft, indicate whether the police responded and will file a report

After the Claim:

- Take reasonable steps to protect your property from further damage
- Report the loss to your agent or to the company directly
- Keep a record of all temporary repairs needed to secure the property
- Prepare an inventory of all contents that may have been damaged, destroyed or stolen
- Retain all damaged property for inspection
- Do not undertake any permanent repairs until the property is inspected by a company representative
- Make sure the adjuster shows proper company identification. After a severe claim, you may receive phone calls or visits from public adjusters who want you to sign a contract to represent you for a fee.