

Automobile Loss Tips

Inspect your Loss:

- Prevent further accidents and injuries by moving your vehicle out of the path of traffic and use road flares and hazard lights to alert other drivers.
- Call 911 immediately to report any injuries.
- Do not attempt to move anyone that is injured unless it is absolutely necessary.
- Contact the police to report your accident.
- Exchange names, phone numbers, vehicle information and insurance information with the other drivers involved in the accident.
- Obtain the names and contact information of any witnesses.
- Take photographs of the scene and each damaged vehicle.
- If your vehicle is towed, know where the vehicle is being taken and remove all personal belongings.

Report your Loss:

- Promptly notify us or your insurance company to provide details on the incident and damage.
- Be completely frank about all circumstances surrounding your claim, even if embarrassing.
- Ask your Adjuster if the insurance company has a preferred vendor that will expedite the repair and provide a warranty on their work.
- Provide your current telephone numbers and email address so the Adjuster can contact you.

Manage your Loss:

- If you were injured in any way as a result of the accident, immediately obtain medical help.
- Take photographs of the damage to your vehicle before taking it for repairs.
- If your vehicle is drivable, obtain an estimate from at least one reputable repair shop or preferred vendor.
- Review every contract for services related to your insurance claim with your insurance company Adjuster before you sign it!
- Keep your receipts and invoices for all repairs and medical expenses.

Settle your Loss:

- Be present during the Adjuster's inspection.
- Keep notes on all claim related contacts, including names, dates and issues discussed.
- Respond promptly to requests made by your Adjuster or other company representatives.
- If you are dissatisfied by the progress on your claim, contact your IRMS Claims Advocate.