

## Liability Loss Tips

### **I**nvestigate your Loss:

- Obtain the names, addresses, telephone numbers and verbal statements of anyone who was involved in or who may have witnessed the incident.
- Call 911 immediately to report any injuries.
- Prevent further accidents and injuries by limiting access to the incident area and posting signs.
- Take photographs of the scene of the injury or property damage.

### **R**eport 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.
- Provide your current telephone numbers and email address so the Adjuster can contact you.

### **M**anage your Loss:

- Compile any documents or records you may need to support your defense of a liability claim.
- If you receive legal notices, petitions or lawsuits, provide them to your Adjuster immediately!
- If outside parties are involved, do not make statements to anyone other than law enforcement officials, your Adjuster, or your attorney.
- Do not admit fault to the other party.

### **S**ettle your Loss:

- Be present during the Adjuster's inspection.
- Keep notes on all claim related contacts, including names, dates and issues discussed.
- Cooperate with the Adjuster and others they employ, such as investigators or attorneys.
- 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.