

VERY IMPORTANT!

Read This & Keep It In Your Vehicle

Claim "Dos" and "Don'ts"

These are just some ideas. You really need to read your policy for complete details of your obligations during a claim.

Note: Although these tips were written with auto claims in mind, most of the concepts also apply to accidents with boats, recreational vehicles, cycles, homes, and businesses.

- **Stay calm.** Check to make sure that you and your passengers are okay. If the accident is serious, and fuel leaking from your vehicle, turn off your car engine to prevent a fire. Move yourself and your passengers to a safe place. Turn on your flashers. If your vehicle is still safely drivable, and is a traffic hazard, move the vehicle cautiously to a safer location.
- If you're able, check the condition of all other involved drivers, passengers, and pedestrians. Do not administer first aid unless you are trained or licensed to do so. Do not move injured persons unless there is an immediate threat to their lives. Moving an injured person could aggravate their injuries. **Be very careful with injuries.**
- Report the situation to authorities. Give detailed information on who is hurt, the extent of their injuries, and the location of the accident. If you do not have a cellular phone, ask someone to call for you. **Do not leave the scene of the accident**, even if it's a "small fender bender."
- Take pictures (if camera available) and get witnesses. Otherwise, the other party can change the story, and it's your word against his/hers (which is another good reason for making a police report at the accident scene). Also, the other party may tell you that he/she is fine and injury free at the accident scene, and the story changes later. Now, sometimes that's the truth. Soreness and pain may not show up for hours or maybe a day or two. Then again, the person later talks to a friend, neighbor, or relative, and realizes that he/she may have just hit the lottery. Suddenly, that neck starts hurting really bad.
- Only discuss the details of the accident with the authorities, and not other drivers or passengers. Don't discuss injuries, or agree to private settlements. Do not make any admissions of fault.
- Collect as much information as possible including: (NOTE: **Get a copy of the "Motorist Report" from the police officer at the accident scene**, and you'll have most of the necessary information).
 - Identification of all vehicles involved (year, make, model, serial number, license plate).
 - Name, address, home and work phone numbers of all vehicle owners, drivers, passengers, injured persons and witnesses. **NOTE:** Don't assume that the driver and owner of the vehicle are the same. If they're different, get information on both.
 - Drivers license numbers of all drivers.
 - Insurance information on all drivers and vehicles involved: insurance company name, policy number, phone number, and insurance agency name & phone number. **NOTE:** Again, if the owner and driver are different, you have to get double information.

- Description of accident, such as who was going what direction on what street, etc.
 - Description of damage to all vehicles (or other types of property)
 - Location of your damaged vehicle.
 - Description of injuries such as who was hurt, extent, and treatment. If taken to the hospital, which one?
 - Name of police department that responded, officer's name and badge number, and police report number.
- If your vehicle is not safely drivable, have it towed to a repair shop.
- If your auto accident involves other people (driver or passenger in the other vehicle(s), passengers in your car, pedestrians, or cycle riders) or substantial damage to property (your vehicle, another vehicle, building, etc.) **immediately contact your insurance company's Claim Center directly** using the phone number on your ID card. If no other person is involved and property damage is minor, call C & G first. We can discuss with you the pros and cons of making the claim.
- Cooperate fully with your insurance company.
- Be careful not to cause any further damage as your insurance company may not cover it. For example, at the accident scene, you notice your car's engine oil all over the ground. Instead of having the car towed, you drive the car home with little or no oil to lubricate the engine. If your engine is ruined, the company could deny that part of the claim.
- You should make any temporary repairs to reduce or prevent further damage. For example, if a window is broken, cover it with plastic to avoid interior damage from rain or snow.
- Don't make full and final repairs, and send the insurance company a bill without the company's permission. The company reserves the right to see the damage before it's fixed for good.
- Don't make any commitments to the other party, or pay their damages on your own, and then expect your insurance company to back you up. For example, you think a claim is minor, it's your fault, and you'll just pay it yourself. One of two things can happen. The claimant gets his/her car fixed, and sends you the shocking bill for \$2,732 (you thought it was going to be \$300). Since your company couldn't see the damage, they may not pay the entire \$2732, leaving you on the hook. A scarier example is the repair bill actually **is** \$300, and you gladly pay it. Then 18 months later, you get an attorney's lien in the mail. This person is now suing you for a mysterious back injury that just surfaced from that accident long ago. Now, you turn it into your insurance company, and they could deny it. You didn't report this to them up front allowing them to nip it in the bud with their expertise. Now you've got a \$500,000 lawsuit, and your company feels that it wouldn't have allowed it to get so out of hand. They may tell you that since you handled this on your own to begin with, you can just stay on your own.
- **Remember, C & G is here to help you.** We'll stay in touch during the claim process, but if you have questions, need help, aren't satisfied, or just want to talk about it, call us. Don't stew over it, call us. That's why you bought insurance with C & G. We want to help you.

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