



## CLAIM REPORTING GUIDELINES

Regardless of the type of claim, policyholders should promptly report losses to their insurance carrier as soon as possible after the loss. Ideally, the notice of loss should be reported to your insurer within 24 hours of your knowledge of the loss.

### DURING BUSINESS HOURS:

To report a claim Monday – Friday 8am to 4:30pm Central Standard Time, please contact our office at (612)508-8143. We will assist you with reporting the claim to your insurer.

### AFTER BUSINESS HOURS OR ON THE WEEKEND:

You may leave us a voicemail message or send us an email (link to [rerickson@armorcompanies.com](mailto:rerickson@armorcompanies.com)) and we will gladly respond to you during business hours, however, please first contact your insurance company for emergency claims service and they can take your claim report after hours and on weekends and holidays.

### WHY DOES PROMPT REPORTING BENEFIT YOUR COMPANY?

- For your first-party losses faster claim reporting allows the insurer's claim department to efficiently adjust your claim, so that your company quickly receives the full loss recovery provided by your insurance.
- For third-party losses to others in which liability claims are asserted against your company, faster reporting enhances the insurer's ability to investigate and either deny or cost effectively settle liability claims.
- For your employees' workers' compensation claims, faster claim reporting allows your insurer to promptly manage and deliver medical and wage loss benefits for your injured workers, and for those claims that are questionable, there is adequate time to investigate and potentially deny benefits.

Never delay turning in a claim while awaiting more complete information about the loss. Your insurance company's claims staff will work with the information you have available and will help gather whatever additional information is required for the claim. With this in mind, the following checklist provides a general guide to the information to have ready when reporting a claim to your insurer:

- General information



- Name of your company
- Your company's contact person and phone number
- Insurance policy information which you believe covers the loss
- Date of the loss
- Location where the loss occurred
- Names, addresses and contact phone numbers for other parties involved in the loss
- Claims involving autos
  - Vehicle information and damage description
  - Driver information
  - Description of how loss occurred
  - Information about injured parties
  - Whether law enforcement was at the scene and filed a report
  - Witness information
  - Location of vehicles and whether drivable
- Claims involving your property
  - Description of property and damage or loss
  - Details about the cause of the loss
- Claims involving property damage or injuries to others
  - Identity and contact information for any persons or entities who either have, or you believe may assert a claim for damages against your company
- Claims for workers' compensation losses
  - Employee information to include Social Security number
  - Medical treatment information
  - Time loss from work and disability status