

Liability Loss Process

What to do when an accident occurs:

All Claims:

- Contact emergency personnel if necessary.
- Identify any potential witnesses. Secure their name(s), address, and telephone number.
- Determine if there are any surveillance cameras in or surrounding the area of the incident location. If there are, contact the owner and request the tape be properly secured by the owner so that it is not destroyed. Secure owner names and phone numbers to advise your claim adjuster.
- Make no commitments for payment. Do not discuss fault or blame at the scene.
- Do not discuss the details of the loss with any party representing the injured person without first consulting with your insurance agent, claim adjuster, or legal counsel.

Slip, Trip, and Fall Accidents:

- If possible, ask the injured party to show you the exact location of the fall, and attempt to identify any claimed hazard that may have contributed to the fall.
- Take photographs of the location and any defect.
- Determine if there are any surveillance cameras in or surrounding the area of the incident location. If there are, contact the owner and request the tape be properly secured by the owner so it is not destroyed. Secure owner names and phone numbers to advise your claim adjuster.
- In the event a physical defect is found that may be an ongoing hazard, take reasonable and necessary steps to repair or remove it, posting temporary warning notices, if appropriate.

Animal-Related Accidents:

- Verify when, where, and how the accident occurred and whether or not the animal was supervised and/or restrained at the time of the accident.
- If appropriate, locate veterinary records to document current rabies vaccine.

Property Damage to Others:

- Secure and preserve any damaged/defective product (i.e. furnace, hot water heater, piping, etc.) you are requested to remove and replace from a customer's premises.
- If appropriate, photograph the scene prior to initiating any repairs to your work product.
- Determine whether any other contractor(s) performed work at the premise.

Report all claims immediately to claims@get-insured.com or call 631-820-8330 to speak to your claim representative.