



CRUM & FORSTER®

A FAIRFAX COMPANY

Timely Reporting of a Loss:

How You Can Help Us Best Help You

Late reporting and non-reporting of incidents can compromise our ability to serve you.

The reasons are simple:

- Physical evidence is lost or damaged
- Facts of the incident are forgotten, or have changed over time
- Video of the incident is missing
- Witnesses cannot be contacted
- Claimants become uncooperative because they have not been heard
- Damage can continue to get worse unless an issue is addressed

Here's how to solve this problem:



Report All Losses Immediately:

As soon as there is any reason to believe there might be a claim, regardless of its severity, please contact our claims department. We can take your notice of a claim 24 hours a day, 7 days a week, 365 days a year.

Inform Your Agent:

We would prefer you contact Crum & Forster first, but your agreement with your insurance agent might require that you report to them first. If you cannot contact someone with your insurance agency immediately, we recommend that you contact Crum & Forster directly.

Preserve All Evidence:

Once the claim is reported, your agent and Crum & Forster will advise you on what steps to take to best defend the claim. Do not discard any item involved in the incident and preserve all video, photos and business records.

Do Not Assume Anything:

A person may fall and say they are uninjured. Minor property damage may look too small to worry about. It's still important to report it—if it turns out later that injury or damage was more severe than first thought, it will be much harder to remedy the situation.

Ultimately, we are here to protect you when things go wrong. But we can only do that if we know about it. So please call us if you have any reason to expect a loss:

24-Hour Claims Hotline: 1-800-690-5520
www.cfins.com/claims/report-a-claim/