

## **Tips for a Successful Outcome**

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
- Video of the incident is deleted or recorded over
- Witnesses are unable to be contacted
- Claimants become uncooperative or represented by attorneys

## Here's how to solve these problems:

## **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, documentation with customer, and other related business records.

Do Not Assume Anything: A person may fall and say they are fine. In the event of a vehicle accident, property damage may look too small to report it. Even in these instances, it is important to record the incident and report the loss. If it turns out later that a fall 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/crumandforsternol@cfins.com

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