

Best Practices for Reporting Insurance Claims

Preventing crashes and reducing risks is our common goal. Accidents will happen, but preparation is key. The following outline explains the importance of timely and accurate reporting of claims to Mohave Transportation Insurance Company (Mohave). We recommend you print this out and place a copy in each truck cab in the driver's binder or in the glovebox.

When a crash, accident, or claim event occurs, please take these steps as soon as possible:

- Call 911.
- If possible, move to a safe area to wait for authorities to arrive.
- Push the button to save video.
- Take photos of accident scene and of all involved vehicles.
- Document the loss:
 - Identify the officers (names, badge # and which police/fire agency).
 - Secure accident report #.
 - Take down names and phone numbers for any passengers or witnesses.

You should also promptly call Mohave to report the claim. This will provide them the time they need to repair, replace, defend, and resolve claims promptly.

Mohave's Claims Service Team is available 24/7. Call 800-491-8421 to report:

1. Bodily Injury or Property Damage event
2. Cargo damage or loss
3. Damage to your insured equipment – Comprehensive or Collision loss
4. Speak to your adjuster once the claim is assigned
5. All other claim or coverage-related questions

Quick and complete notification to the insurance company helps:

- Speed up the claim settlement process
- Control costs and expenses
- Establish goodwill with your customer(s) and/or claimant(s)

Most insurance policies state that insured parties must provide notice of a claim or lawsuit to the insurance company "as soon as practicable".

We hear many excuses for not reporting a claim in a timely manner. But all claims should be reported right away, even if you are not at fault, don't have all relevant information, the damage is minor, or the other party says they were not injured.

If a claim is not timely reported, it can lead to:

- Denial of insurance coverage and defense in court
- Destruction of evidence
- Higher costs and increased time to settle
- Potential for litigation against the company and/or driver

Nobody wants to deal with unexpected events. But Mohave claims team is here to help you when they do occur and help protect your business for the long haul. The claims team has your best interests in mind and works hard to close every claim quickly, accurately, and economically.

Protect yourself, report immediately, and manage your costs.

Still have questions about timely reporting of insurance claims? Call Mohave and ask to speak to your customer service manager.