



## Best Practices for Reporting Insurance Claims

Preventing crashes and reducing risks is our common goal. Crashes can happen but preparation is key. The following outline explains the steps to take after a crash and the importance of timely and accurate reporting of insurance claims. We recommend that you train all drivers on this process and print out a copy of this cab card for each truck.

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

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

ICSA members with active insurance through ICSA's program should also call 866-723-3875 to report a claim. Anyone not insured through ICSA should contact their agent. Prompt filing allows the claims department to immediately begin processing the claim. It also gives them sufficient time to repair, replace, defend, and resolve the claim appropriately.

### Call ICSA at 866-723-3875 Option 1 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, you don't have all relevant information, the damage is minor, or the other party was 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. Claims teams can 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.

**If you have any problems or questions about a claim, contact your agent immediately.**