



## The Secrets Everyone Filing a Claim Must Know

What You Need to Do Before and After Filing an Auto Insurance Claim to Make Sure Your Claim Is Paid Promptly and Paid In Full!

By Eve Insurance

We want to share this information with you because we know peace of mind is so important – **it's why you buy insurance. Follow our advice and with a little preparation, you can ensure your claim is paid in full and as quickly as possible.**

Since 1973, our clients have filed thousands of auto insurance claims. As a result, we can tell you how to get a claim resolved quickly and to your satisfaction. *However, you should take a few steps right now, before you have to file a claim. **With the right preparation, an accident will be a less traumatic experience because you will know exactly what to do right after it occurs.***

Take a deep breath -- and be thankful you are reading this now and not after you have already had an auto insurance claim. Think ahead for a moment. You have just had an accident. You are not badly hurt, but you are not in great shape either, especially mentally. Your car – wow, you love this car -- has some significant damage, perhaps damage that means you will not be able to drive it home.

**There is a lot to remember to do.** What information do you need to have from the other driver(s)? Are there any witnesses? Has anyone called 911? Does anyone need medical assistance? Where do you take the car to have it repaired? What do you do about alternative transportation? Who do you call to make a claim? Your agent? The insurance company? The other person's insurance company?

***With a little preparation now, you can take the pressure off yourself at the time of an accident, and make filing your claim much less difficult. How?***

### **Do The Following!**

#### **What's Covered -- And What Isn't**

Have you read your auto insurance policy lately? Ever? Probably not. Few people do. Whether you read the policy or not, you should know what your policy covers -- and what is not covered. **No policy can cover every possible situation, but good policies should cover most situations.** The coverage decisions you made months (maybe years) ago will determine what is paid on your claim. Call us, Eve Insurance at 810-733-0666 to discuss what your policy covers, but more importantly, what it does not.

There are three main categories of coverage on your auto policy:

- 1) Liability – Pays for obligations you are responsible for as a result of operating your vehicle. (Bodily injury or property damage to other parties)
- 2) Personal Injury Protection - Pays for medical bills and associated expenses due to a covered auto accident. (Your injuries or your passenger's injuries)
- 3) Physical Damage – Pays for damage to your vehicle due to a variety of losses. (Collision, theft, water damage and vandalism damage to your car)

However, there is more you need to know than what your policy covers. **Insurance companies require you to follow certain steps in the event you have an accident.** Each insurance company has their own procedures, so ask us what you should do and who to call when you need to report a claim. Being clear regarding the specific steps you need to follow will help ensure your claim is paid fully and promptly.

Now, what about your car? Do you have anything in the car to write with and write on if you have an accident? **There is plenty of information you need to record at the scene.** This is not information you want to write on a candy wrapper or a golf scorecard. Always carry a pencil (pens can freeze in cold weather) and a small note pad in your car. In addition, keep a copy of the Accident Form at the end of this report to record details of an accident, including a sketch of the scene, the people involved and any witnesses.

**Now, you are prepared if you should have an accident.**

## **What to Do After an Accident**

You have just had an accident. If you are not seriously injured, start doing the following:

1. Take stock of the situation and **Call 911** to request police assistance and medical help if necessary. Tell the 911 operator your location, if anyone is injured and the possible extent of the injuries. Give whatever help you can to the injured (covering them with blankets to help make them comfortable), ***but do not move them. You could aggravate the injury(ies).***
2. **Protect the accident scene. If you have a camera (don't forget your cell phone may also be a camera), take photos of the accident scene before moving any vehicles.** Try to prevent further damage to the vehicles involved by setting up flares or moving your vehicle off the road.
3. Give the police officers whatever information they require, including your version of what happened. **Do not, under any circumstances, admit you were at fault, either to the police or to the other driver.** Just give the facts as you see them. Ask the officer how to get a copy of the police report. You will probably need the report when you submit your claim. Stay at the accident scene until the police have left.
4. Write down the name and phone number of all drivers/passengers involved in the accident, as well as the license plate number, make, model and year of each car. **Make a note of the driver's license number(s) and insurance information of the other**

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**driver(s)**. Write down the name and phone number of any witnesses, as well as the name and badge number of police officers and any emergency personnel.

5. Write down all the details of the accident while you are still at the scene.
6. If necessary, have your car towed to a repair shop. (It's a good idea to have a repair shop in mind before you have an accident; this way, you already know where you want the car towed). **Most insurance companies have "preferred" auto body shops** - shops that have good reputations and that insurers trust. You should also discuss what kind of parts the body shop will be using. Will they be original equipment manufacturer (OEM) parts or so-called aftermarket parts (and some believe they are inferior to OEM parts)? **If you want only OEM parts used, you need to tell both the repair shop and your insurance company.**
7. Call Eve Insurance, (810-733-0666 / 800-336-5999) or visit [www.eveinsurance.com](http://www.eveinsurance.com), to determine how to report the claim. Do this as soon as possible, including, if possible, from the accident scene.
8. When you call our agency, we will discuss how to proceed and what forms or documents you will need to support your claim. Your insurance company may require you to fill out a "proof of loss" form, as well as supply documents pertaining to your claim such as medical bills, auto repair bills, and a copy of the police report.
9. Keep copies of any paperwork related to the accident as well as a list of expenses you have because of the accident, including any related to a temporary inability to work or perform basic household functions. ***Your policy may allow you to be reimbursed for such things as medical and hospital expenses, lost wages and some of the costs if you have to hire a temporary housekeeper.***
10. Finally, if you are not satisfied with the handling of your claim, please let the company know and let us know. At this point, do not use the word "lawyer" when speaking with the company. **Once you raise the prospect of seeking legal help, that changes the way your insurance company deals with you.** *When you say "lawyer" you are basically threatening to sue your insurer. Do not make this threat until you are absolutely convinced that your insurance company will not resolve the claim to your satisfaction.* When you involve your lawyer, the insurance company will be forced to communicate with you strictly through your lawyer.

Being involved in an accident is not a pleasant experience, but with preparation, you can help assure that the claim process is resolved to your satisfaction. ***If you file your claim with the important documentation and all the key details, there is no reason your claim will not be paid promptly and paid in full.***



## Accident Form (page 1) - Call 911 Immediately Then call Eve Insurance 810-733-0666 or 800-336-5999

Claim reporting information is available 24/7 on our phone system by pressing "8" at the main menu or by visiting our web site [www.eveinsurance.com](http://www.eveinsurance.com)

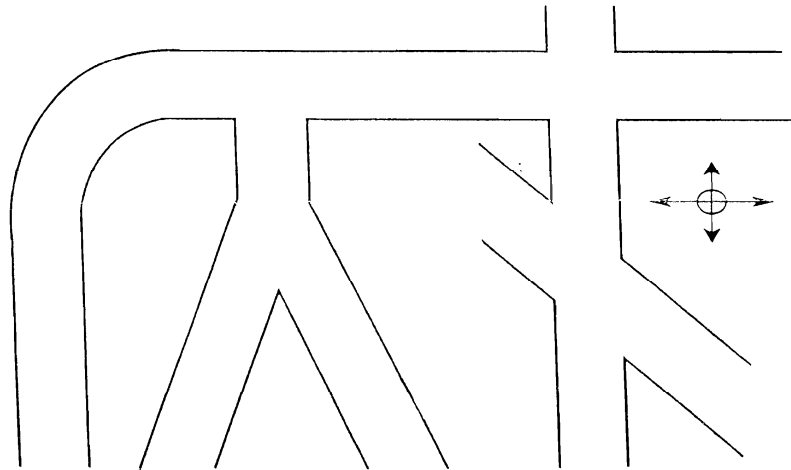
ALWAYS call 911  
ALWAYS get help for the injured  
ALWAYS remember the 3C's – Calm, Courteous & Consistent  
ALWAYS obtain complete information at the scene  
ALWAYS complete this report at the scene (both pages)  
ALWAYS obtain witnesses names, addresses & phone numbers  
ALWAYS notify your insurance agent immediately

NEVER say "It was my fault" or take responsibility at the scene.  
NEVER leave the scene of even a minor accident.  
NEVER discuss injuries except with emergency response personnel.  
NEVER offer to pay or settle at the scene even if you think you are "at-fault".  
NEVER accept an offer of cash or "private" settlement.  
NEVER administer first aid unless you are LICENSED or CERTIFIED to do so.

**IMPORTANT:** Use the diagram below to illustrate the accident. Your car is "Vehicle 1", the other car is "Vehicle 2". Others are Vehicle 3, 4, 5, etc.



Note the direction of each car and the direction they were traveling with arrows and compass points (N, S, E, W)



Describe how the accident happened \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



# Accident Form (page 2) - Call 911 Immediately

Then call Eve Insurance 810-733-0666 or 800-336-5999

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Accident Facts: Date: \_\_\_\_\_ Time: \_\_\_\_\_ am pm

Street/Intersection: \_\_\_\_\_ Road Conditions: \_\_\_\_\_

Police Dept: \_\_\_\_\_ Report #: \_\_\_\_\_

Officer: \_\_\_\_\_ Badge #: \_\_\_\_\_

Your Vehicle: \_\_\_\_\_ Driven By: \_\_\_\_\_

Other Vehicle: \_\_\_\_\_ Vehicle License #: \_\_\_\_\_ St: \_\_\_\_\_

Driven By: \_\_\_\_\_ Owner's Name: \_\_\_\_\_

Owner's Phone #: \_\_\_\_\_ Alt Phone #: \_\_\_\_\_

Owners Address: \_\_\_\_\_

Insurance Company: \_\_\_\_\_ Policy #: \_\_\_\_\_

Damage to Other Vehicle: \_\_\_\_\_

Injured Party: \_\_\_\_\_ Phone #: \_\_\_\_\_

Nature of Injury: \_\_\_\_\_

Witness: \_\_\_\_\_ Phone #: \_\_\_\_\_

Witness: \_\_\_\_\_ Phone #: \_\_\_\_\_