



When an Auto Loss Occurs



Someone may be injured or property may be damaged in an auto accident.

- Try to remain calm.
- Identify any injured parties.
- Call 9-1-1.
- Do not blame or accuse. Do not admit to any fault.

Be safe.

- Account for everyone you know who may be involved or at the scene.
- If safe to do so, move vehicles out of traffic.
- Turn on vehicle hazard warning lights and/or set out flares or warning signs.

Involve the authorities.

- If a possible crime has been committed, a law or statute been broken, or there's a possible threat to public safety, contact the appropriate authorities and/or utilities.
- Cooperate with their response and any subsequent investigation.

Preserve the scene.

- Take photos of the scene, current conditions, and any damage to property prior to the site being disturbed, property or vehicles being removed, and/or any temporary or permanent repairs being completed.
- If practical, do not disturb the scene until you have spoken to a claims representative.
- Control and retain any damaged property or machinery/equipment that may have caused an injury.
- Save/secure any video surveillance of the area.
- Make temporary repairs to prevent further property damage or injury.

Collect and provide critical information—names, addresses, phone numbers, etc.

- Vehicle information, drivers (license state and number), passengers, vehicle owners and insurance companies (agents and policy numbers, if available), witnesses, and possible injuries.
- If subsequently contacted by another insurance company or an attorney, do not discuss the accident with them or sign any documents. Instead, refer them to your insurance company's claims representative.
- If you are served with a lawsuit, contact your claims representative immediately.

Report the loss promptly.

- Many factors contribute to the price of insurance, but one of the most significant is the cost of claims. Statistics show that for each week claim reporting is delayed, the total cost of the claim may increase substantially. Help us reduce claims costs through prompt reporting.
- **If anyone is injured, and/or property damage is significant, please contact us at:**
Client Contact Center (888) 333-4949
- If no one is injured, and/or property damage is not significant, you may also contact the Client Contact Center or report the claim via:
Internet: federatedinsurance.com — Fax: 866-636-8660 — E-mail: pcclaims@fedins.com

Identify your body shop.

- The claims representative will want to agree on the scope of damages and estimated cost of repairs with the shop of your choice.
- Do not authorize or initiate repair without the approval of your claims representative.

This publication is intended for general information purposes only and is not an offer of insurance. It does not include specific coverage information. Coverage for actual claims will be determined by the individual policy terms and facts of the claim. This is not provided as a substitute for any regulatory standards that may apply. The contents of this publication should not be construed as coverage or legal advice. Qualified counsel should be sought regarding questions specific to your circumstances.

