



SPENCER'S TIPS: "What To Do Before and After Filing an Auto Claim to Make Sure Your Claim is Paid in Full and Promptly." By Charles J. Spencer, CLU

Take a deep breath – and be thankful that you are reading this now and not after you already had an accident. Think ahead for a moment: You just had an accident. You're not badly hurt, but you're not in great shape either. Your car has some significant damage, perhaps so much that you won't be able to drive it home. Your adrenaline is flowing and you are having a hard time thinking straight.

There is a lot to think about in a very short time:

- What information do I need?
- Do I call the police?
- Where do I take my car?
- How do I get home?
- Who do I call? My Agent? My Insurance Company?

You are overwhelmed and that is understandable. Let us help you! **There are steps you can take now, long before you have an accident so you are prepared to make a claim.** Spencer Insurance Agency does not just sell insurance. We want to make sure our clients understand the claim process so your experience is as painless and smooth as possible for you. Our clients file hundreds of claims every year. We are experienced in the claim process and want to share our "Years of Knowledge" with you.

Steps you should take now before an accident happens:

- Read this report and keep it handy. Share this report with all family members, especially teen drivers. When teaching teen drivers, one of your lessons should be "What to do if there is an accident."
- Read your policy. When was the last time you read your policy? Unfortunately, few people read their policy. That is a big mistake. No policy can ever cover every possible situation but a good policy should cover most of the situations you encounter. However, people decide not to have certain coverage on their auto insurance policies. Maybe because the coverage is too expensive or the coverage is not worth it since the car is so old. Call your agent or the person who sold you the policy to make sure your policy covers your concerns. Ask Questions! Insurance companies have certain steps you need to follow in the event you have an accident. In the policy they are called the "Conditions." Know what they are.
- Make sure you have something in your car to write down information. If you are our client you should have received a small black portfolio with a pen so you can write down some notes. Our portfolios even have a card to remind you what to do after you have

an accident. If you don't have one in every car, call us and we will be glad to send you one.

- Make sure everyone in your home knows what to do if they have an accident. Think about where you will take your car if it is damaged. Police on the scene may have your car towed to a facility they choose in order to get traffic back to normal on the highway you were traveling. You may not have a choice, however if you do have a choice then have the name and phone number of the body shop where you want your car repaired available in your car. They may be able to provide a towing company for you to use to get your car to their shop. Many companies will do all this for you. ***Some of our companies have Concierge Claim Service. They will handle all the details for you. You can find this out when you call the company to report the claim.***

Now you are prepared should you have an accident!

Here are some tips on what to do *after* an accident:

- Stay Calm. Determine the extent of the injuries or damage. If needed obtain medical assistance by calling 911.
- Call the police. Do not leave the accident scene unless your physical safety is at risk. In some areas if it is a minor accident the police may not come out to the scene. Continue as we suggest below.
- Protect the accident scene. To prevent further damage or injury set up flares or move your car to a safe location.
- Limit your discussion of the accident. Talk only to the police, your agent or claim representative. Do not admit fault at the scene or any time. Just give the facts as you see them to the police.
- Get the facts and the essential details at the scene
 - Write down the name, address and phone number of any witnesses.
 - Write down the name, badge number, municipality and phone number of the police officer. Ask the officer how you can get a copy of the police report.
 - Write down the names, address and phone numbers of the drivers and passengers in all the vehicles involved in the accident. Note: Many times if a police report is being processed the police will provide this information for you. However, make sure all the names of those involved are on the police report.
 - Ask for the insurance card and vehicle registration from all other vehicles and write down the name, policy number and phone number of their insurance company. Make sure the insurance card is up to date and for the car involved in the accident and in the name of the person driving. If it is not in the name of the person driving then ask what their relationship is to the person on the ID Card.
 - Write down the make, model and tag number of the vehicle.
 - Most people today have a cell phone with a camera. Take some pictures at the scene showing the damage to your car and the other cars. That protects you from the other party claiming damage that happened after the accident.

- Call your insurance company or agent immediately if possible. Spencer Insurance prefers you call the insurance company directly to report the claim. This makes for a much smoother claims process as the claim representative can ask you important questions and arrange for your vehicle repair while they are on the phone with you. Many times when clients call us and we report the claim, it is slowed because we do not have the necessary answers and the company needs to call our client back delaying the process. However, after you report the claim to your insurance company, please call us if you have any questions or concerns. There may be times when you decide not to make a claim or the other party's company will pay you directly. We can help cancel the claim if necessary. It is better to have the claim on record with your insurance company in case the other party comes back at you in the future.

Once your claim is reported you will be assigned a claims representative who will work with you until your claim is fully resolved. According to our clients, our insurance companies provide outstanding claims service. Although Spencer Insurance Agency does not settle claims or provide claim payments we are here to help you. If you have any questions or concerns about your claim we want to hear from you. If you are having any problems reaching your claim representative let us know so we can help. Don't hesitate to call us. We can guide you and let you know who you need to talk to about your concern.

Here are few tips for you after you report the claim:

- Do not authorize your body shop to do any work unless the shop has been in touch with the insurance company and received approval for the work being done and the cost of the work. If this is not done you risk paying money out of your pocket. If the body shop tells you there is additional damage have them call your claim representative for prior approval before doing the work.
- Keep copies of all paperwork related to the accident.
- Your policy may pay for some other expenses related to the accident such as medical and hospital expenses. Check with your insurance company before you pay any medical bills or send the bills to your medical insurance company. Keep in mind this coverage can be limited, so verify with your claim representative how much coverage you have on your policy.
- Notify your agent and claim representative immediately if you receive lawsuit papers from the other party. The lawsuit papers need to be sent to the insurance company immediately so they can respond to the lawsuit in a timely manner. Be aware that many times lawsuit papers are received months if not a couple years after the accident. Keep calm and call your agent or company immediately.

Having an accident is never a pleasant experience even if you have the proper coverage. However, proper preparation before and after the claim will assure that your claim is resolved smoothly and quickly and to your complete satisfaction.

If your claim experience does not meet your complete satisfaction, call us and let us know. After your claim is resolved you will receive a "Claim Report Card" from us. We want your feedback. Please complete the "Claim Report Card" so we know how Spencer Insurance Agency and our companies are responding to your claims. We appreciate any feedback or suggestions you may have. At Spencer Insurance Agency, **"Your Protection and Peace of Mind is our only Business!"**

I have a Special Offer for you if you are not a client of Spencer Insurance Agency!

If your agent is not providing this type of information for you and is just selling you insurance call us today at 215-885-2200 and we will provide a policy review for you to make sure you have the proper coverage at a very competitive price. At Spencer Insurance we understand that the **"True Cost of Insurance"** can be much higher if you do not have the proper coverage. Review your policy with us ***before*** you have an accident!