

## **CLAIM REPORTING PROCEDURES GUIDE FOR MTC & APD**

**This information is presented for informational purposes only, as a guide to assist policyholders in preparing to work with the adjuster towards the investigation of any claims presented.**

**In an effort to help ease the anxiety at the time of a claim and communicate what is expected of the insured, we have felt a need to list what the expectations should be between the insured and the insurance company. The systematic steps are as follows:**

- Notification from insured
- Acknowledgement of claim from insurance company
- Initial investigation: Appoint expert / loss adjuster, when appropriate
- Evaluation of loss (coverage analysis)
- Ongoing dialogue with client (broker / insured)
- Proposal for indemnification or dispute resolution when applicable
- Issuance and signing of proof of loss or release (if applicable)
- Resolution of claim and closure of file

**The following information and documentation will normally be needed. However, there may be additional documentation and information with respect to a specific claim. It is your responsibility as an Insured to comply with requests for information, to avoid any delay in the processing and/or settlement.**

### **Physical Damage:**

- Insured's statement
- Driver's statement
- Copy of title and/or registration of the involved vehicle
- Lease agreement (if applicable)
- Driver Information and logs
- Wrecker fee documentation (if any)
- Police report
- Appraiser's agreed estimate
- Documentation for prior repairs/improvements, to assist in properly evaluating a tractor or trailer.
- Full lien holder information, so contact can be made with their office if necessary.

### **Motor Truck Cargo**

- Insured's statement
- Driver's statement
- Copy of title and/or registration of the transport tractor
- Lease Agreement (if applicable)
- Driver Information
- Police report
- Bill of lading
- Shipping documents such as manifests, shipping confirmation sheets, shipping orders, broker's load agreement/instructions, etc.
- Any loss claim document presented by a shipper, consignee or load broker
- Earned freight loss documentation
- Debris removal documentation
- Refrigeration breakdown claims – full description of the trailer, refrigeration unit and maintenance records concerning the refrigeration unit. Copy of trailer title/registration/lease documents.