WHAT TO DO IF YOU HAVE A CLAIM

★ **PROSTAR** ™
INSURANCE
AUTO • HOME • LIFE
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Q. I've been in an accident – what now?

A. Start by reporting your claim to your insurance carrier. They need to know:

- When the accident occurred
- Where the accident occurred (be as specific as possible)
- How the accident happened
- What kind of vehicle or vehicles were involved (including the year, make, and model)
- A description of the damage on each vehicle
- The names and contact information of people involved in the accident
- The extent of any injuries to people involved in the accident
- The names and contact information of anyone who witnessed the accident
- The name of the law enforcement agency that responded and the police report number, if police were contacted

Q. I have damage to my property-what now?

A. Call your insurance carrier and let them know:

- When the incident occurred.
- A general description of what happened.
- The location of the damaged property and what was damaged.
- The condition of the home and if it is still livable.
- If temporary repairs are needed.
- If the fire or police department was contacted, which department responded and any report number. Your contact information and the best time to reach you

Q. Do I need to protect my home from further damage?

A. Yes, once it is safe to do so, it is your responsibility to protect your property from further damage.

- Arrange for reasonable temporary repairs such as boarding up broken windows, covering the roof, and removing debris.
- Keep a list of any temporary repairs you make to document the damage, and make sure to save your receipts.
- If possible, place damaged items in a secure area where they can be inspected. If you are unsure about an item, include it with the damaged property.
- If you have fire or smoke damage, do not try to clean the damaged items. Sometimes cleaning things without the proper equipment can cause more damage.

Please also call us here at ProStar Insurance (425) 881-2400.

When you have a claim, give us a call so we can let you know what to expect.