



## Claim Filing Simplified

Unfortunately, even the best-run business can experience accidents or other losses. While The Hartford provides protection in case of a covered loss, you can take some simple steps to protect yourself before you file a claim.

### Have Important Information Ready

- **Inspect and inventory your property.** Take a physical inventory of all your property, and take photos or videos to supplement written records. Verifying ownership of your tools and other property is key to any property claim. Inspect your property regularly to document its condition both inside and out.
- **Keep insurance information handy.** Have your insurance policy number, and contact information for The Hartford's claims department, in an easily accessible place, both on- and off-site.

### In the Event of a Loss

- **In a medical emergency.** If there is a medical emergency, get immediate medical help for any injured person.
- **Collect information.** Obtain the names and contact information of anyone who witnessed the accident and share the information with the proper authorities.
- **Protect the scene.** Secure the accident scene to prevent people from entering the area. Redirect people away from affected walkways or parking areas.
- **Take a picture.** Pictures of alleged defects or other property damage can sometimes make a big difference in adjusting a claim. Take a picture or make a video of the place where the incident occurred. Note whether rain, ice, or snow might have been a contributing factor.
- **Secure a defective product.** If a defective product or machine is involved in the claim, protect it so that it can be



Innovative Insurance Services for Small Business

examined later. Make sure that no one can use it, remove it, tamper with it, or alter it.

- **Show concern.** You should show concern in the event of an accident, but never discuss liability or fault. That is the job of your insurance carrier. Showing genuine concern is different from admitting fault.
- **File the claim.** Call The Hartford's TeleClaim number, 1-800-327-3636, immediately to report the incident. The Hartford's claim professionals are experienced in helping businesses like yours recover from a loss. Our claims representatives will provide helpful advice about your loss and guide you through the claims process.

No business expects to experience an accident. But by being prepared — both before and after the unexpected happens — you can help to protect your business and make your claims process as easy and straightforward as it can be.