



Insurance Claim Tips for Your Retail Business

Insurance Claims Tips for Your Retail Business

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

Have Important Information Ready

- ❑ Inspect and inventory your property. As a matter of standard business practice, take a full inventory of all your property — both stock and other business property. Take photos or videos to supplement your written records. Being able to verify ownership of your inventory and other property is key to any property claim. Inspect your property regularly to document conditions both inside and out, and document your findings. Maintain a file of original purchase invoices.
- ❑ Keep insurance information handy. Keep your insurance policy number and contact information for The Hartford Claims Department in an easily accessible place, both at your business and somewhere off premises.

If You Need to Make a Claim

- ❑ File the Claim. Call The Hartford's TeleClaim number, 1-800-327-3636, immediately to report the incident. Claims professionals are experienced in helping businesses recover from a loss. They can provide helpful advice and guide you through the claims process.

In the Event of a Theft

If your business should experience a theft, taking note of the details can make your claim a much smoother process.



Innovative Insurance for Small Business

- ❑ Notify the police. Be sure to obtain the case or complaint number and the precinct or department information.
- ❑ Gather alarm company information. If you have an alarm company, obtain the contact information and note the make and model of their system.
- ❑ Gather surveillance information. If you have surveillance camera tapes or videos, retrieve the tapes as soon as possible.
- ❑ Make a list of claimed items. List stolen property and their values. Locate support documentation and original purchase invoices.
- ❑ Assign a spokesperson. Determine who is the most knowledgeable insured to discuss this loss with the insurance company, make sure they have or can get the needed information and can act as the contact person for your business.
- ❑ Secure the premises. Protect your premises from further intrusion by boarding up broken glass, repairing locks, etc.

In Case of a Medical Accident

- ❑ Get medical help. If there is a medical emergency, get immediate medical help for any injured person. If there is doubt whether medical help is necessary, err on the side of caution.
- ❑ Collect information. Obtain contact information of anyone who witnessed the incident to share with the proper authorities. Show genuine concern, but never discuss liability or fault. Take the time to observe the scene of the accident.
- ❑ Take a picture. Pictures of possible 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 possible contributing factors, such as weather conditions.

- ❑ Protect the scene. Secure the scene of the incident to prevent people from entering the area. Redirect people away from affected walkways or parking areas.
- ❑ Secure a defective product. If a defective product is involved in the claim, protect it so that it can be examined later. Make sure no one can use, remove, tamper with or alter it.

No business expects to have to make an insurance claim. 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.

For more safety and risk management tips, as well as useful information on your small business coverage needs, visit us on the web at sb.thehartford.com.