

# IN THE EVENT OF A CLAIM



TOOHER-FERRARIS  
INSURANCE GROUP

Thoughtful Insurance, you can trust.®

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## A Note to Our Clients

The **Toohar-Ferraris Insurance Group** team is here to serve you. This service includes assisting you in the event of a claim. If a loss occurs, please follow the steps highlighted in this guide.

Your insurance contract requires that you report all claims promptly. Therefore, contact your insurance company as soon as possible after a property, liability, workers' compensation, or automobile claim. Once your claim is reported to the insurance company, an insurance company claims adjuster will be assigned to handle your claim. You should then be able to deal directly with the adjuster to settle your claim.

If you encounter any unusual delays or problems in the handling of your claim, please contact the Toohar-Ferraris claims department for assistance at 203.834.5900.

We appreciate your business and are here to assist you.

# Property Claims

## **In the event of damage to your building or contents, follow these steps:**

1. Protect the property from further damage (i.e., water, mold, rot). This usually requires hiring a mitigation company such as Belfor, United Property Restoration, The New Crystal Restoration, Service Master, Bowerman, or 1-800-Water Damage.
  - a. Call the proper authorities and utilities (e.g., plumber, gas, electric, telephone).
  - b. Take photos of the damage before having emergency repairs made, such as boarding up windows or covering holes in the roof.
2. Call your insurance carrier to report the loss if the damage **will exceed** your deductible.
3. Call a contractor to estimate the building damages.
4. Separate damaged contents from undamaged contents. Do not discard any items until the claims adjuster gives you the authority to do so.
5. Keep records of expenses if you are forced to temporarily relocate.
6. Do not authorize repairs until the claims adjuster has given you the authority to do so.

## **After the claim is reported to the insurance company, the claims adjuster will do the following:**

1. Contact you by phone, email, or mail to discuss the loss.
2. Arrange for an appraiser to inspect extensively damaged property, who may create his own repair estimate.
3. Review your contractor's estimate for insurance approval.
4. Contact you for a settlement.
5. If there is any discrepancy in pricing, please contact us and/or get your contractor to review the insurance company approved estimate. Have your contractor contact the adjuster as to the differences in repair scope/pricing so they can come to an agreed overall repair cost with the insurance company.

# Auto Claims

## **In the event of an automobile accident, follow these steps:**

1. Report the accident to the police. Take photos at scene. Gather independent witnesses if necessary to support the loss facts.
2. Obtain information about the other people involved in the accident such as the following:
  - a. Names, addresses, and phone numbers.
  - b. Insurance company
  - c. Type of vehicle
  - d. Auto and driver's license numbers
3. Have your vehicle towed to the nearest repair shop if the vehicle is not drivable. Do not authorize repairs until the claims adjuster gives you the authority to do so.
4. Call your insurance carrier to report the accident.
5. You can request a rental car reservation with your insurance company if your car is not drivable.

## **In the event of a windshield, vandalism, or theft loss, follow these steps:**

1. Report the vandalism loss or theft to the police.
2. Report the claim to the insurance company immediately.

## **After the claim is reported to the insurance company, the claims adjuster will do the following:**

1. Contact you to request details of the accident, repair estimates, and photos.
2. Arrange for an appraiser to inspect the damages of vehicles that are not drivable or extensively damaged.
3. Contact you for a settlement.
4. Deal directly with the others involved in the accident.

***You should not talk to others involved in the accident, instead refer them to your claims adjuster.***

# Workers' Compensation Claims

**In the event an employee is injured on the job, follow these steps:**

1. Complete the Employer's First Report of Injury or Disease form for all claims. Either use the "call in" reporting phone number, email, or fax the original form to the insurance company.
2. Ensure you are assigned a claim number and speak to your claim adjuster for further needs regarding wage and medical payments.
3. Contact the insurance company to question the status of a claim. If you experience delays or have questions, please contact us for assistance.

**After you report the claim to the insurance company, the claims adjuster will do the following:**

1. Contact the injured employee to discuss the accident.
2. Request copies of bills and doctors' reports for medical treatment administered.
3. Contact you, the employer, if there is any lost time from work as a result of the injury.

# Liability Claims

**In the event of injuries or damage to property of others which you allegedly caused, follow these steps:**

1. Call your insurance carrier to report the claim.
2. Forward any correspondence, including a summons from an attorney representing the other party.
3. Do not discuss the claim with the other party or their attorney. Refer them to your insurance company's claims adjuster or to us.

**After the claim is reported to the insurance company, the claims adjuster will:**

1. Contact you to discuss the incident that allegedly caused the injury or damage to the property.
2. The adjuster may assign an inspection of the property in question.
3. Deal directly with the other party and/or attorney to handle the claim.



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