



How to Report a Claim

Whether you are dealing with a personal or commercial loss, there is no such thing as a standard claim. Although your insurer has dedicated staff to help process your claim, knowing what you should do before you contact your insurer, will help the claim proceed quickly and smoothly.

Once the emergency of the situation has been dealt with, and any injured people taken care of, the next steps involve compiling as much information as you can, so you have it at hand to answer any questions that arise. Smart phones are a great place to record information, place notes, and store pictures for later use.

1. Record the date and time of day the incident took place, or in the case of property claims, was discovered. The date and time an incident occurred can be very important, as it can help determine if a situation is sudden and accidental, or a long-term issue. This can be used to help determine coverage.
2. Note the specific location of the incident. For an automobile claim, note the street or intersection and the direction all vehicles involved were travelling. For property claims, note the area or specific room(s) the damage is in. This will allow you to provide the information quickly and clearly when required.
3. Provide a description of the incident. This should consist of about 2-3 sentences describing in your own words what happened or was discovered. "Came in Monday morning and discovered water damage in the restroom located at the west end of the building. Turned water off and took pictures to be attached for the file. Then contacted maintenance to begin clean up and assess damage."
4. Get the names and contact information of any witnesses to the incident. Cell numbers or email addresses are acceptable, you do not need mailing addresses, but just a way for the adjuster to get in contact with you. A witness does not need to be someone who directly saw the incident. It

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could be someone who observed the area prior to the loss, such as a person who can confirm an area was icy and had not been sanded prior to a person being injured in a slip and fall situation.

5. Lastly, and most importantly, take pictures and video if possible. We all carry smart phones with camera accessibility. This is your evidence of the damage caused by the incident. An adjuster will need to see the damage so pictures and a video are great ways to convey this. Once you have pictures of the damage as evidence, then you can go ahead and get started on repairs without waiting for an adjuster to arrive on site. The fast rule is that if you have taken 20 pictures for a claim, it is best to go back and take 20 more. You can never have too many.

Following the steps above will make your claims experience easier and come to a completion quicker.

For any questions or more information please contact our risk management team:

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