



The Right Way to Handle an Insurance Claim



There's no doubt that any kind of business insurance claim can be disruptive to a business. The good news? Following the proper reporting process can help you get back to business as usual with the least amount of inconvenience. Check out these three important steps to handling an insurance claim.

Did you know? Certain claims may require reporting to the Occupational Safety and Health Administration (OSHA) as well as your insurance company. Consult your local regulations or carrier for OSHA claim requirements.

Work with your carrier.

Your insurance carrier will tell you what information you'll need to file a claim, and they can also help ease the process. **Turn to them for advice** on securing damaged property or help obtaining the necessary medical care. Timely reporting of claims is the law, so knowing your policy requirements makes good business sense.



1

Keep track of the details.



While every insurer has different documentation guidelines, the need for **accurate information is universal**. **Write down** as much specific information as you can and include photos of the loss and/or scene of the claim. Ask your broker or carrier about the specific requirements of your policy.

2

Uncover the cause.

Though illnesses can't often be prevented, many workplace injuries can be. **Set up a process** to ensure that all workplace incidents that have or may lead to a claim are fully investigated and recorded so corrective action can be taken.



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Contact ADPIA* for more helpful tips. Call us at (855) 237-5335.
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