



## HOW CLAIMS ARE REPORTED

**Insurance policies created by DMS-State Purchasing are contracts between the State of Florida and insurance companies. The State has certain contractual obligations and “Duties in the Event of Loss” that it must fulfill. Below is a list of the duties imposed by most insurance companies in the event of loss or damage.**

1. Upon knowledge of a claim or a potential claim, immediate notification must be given to the insurance agent or, when instructed, the insurance company. Send a facsimile or scanned version of a completed claim form to the insurance agent and follow-up with a telephone call confirming its receipt. (Refer to the list of agents included herein.)
2. This claim form is used for the purpose of notification; if you have additional specific information relative to your claim, please include it. The more information provided in advance, the more expedient the claim process and settlement. The insurance agent may contact you for additional information.
3. Cooperate with the investigation.
4. Upon your notification of a loss, the insurance company will assign the claim to an insurance adjuster. If possible, obtain the name and number of the insurance adjuster assigned to the claim. This will allow you direct access to the insurance adjuster if you have any questions about the claim status or need additional information.
5. Promptly send any legal papers or notices to the insurance agent or insurance company.
6. Before claims are settled, a sworn “proof of loss” form must be completed, signed, and filed with the insurance company. The insurance company will provide this form.
7. If the claim reported is a property loss:
  - Protect the property from further damage. Remember: this will not increase the limit of insurance.
  - As soon as possible, salvage and clean up as much of the property as possible.
  - Proceed with emergency repairs only and keep all repaired and non-repaired property available for inspection by the insurance company.
  - Take photographs of the damage.
  - All permanent repairs must be completed only with approval of the insurance adjuster. (The insurance company may want to examine the property or premises before permanent repairs are made.)
  - Setup a work order or job number to capture all costs related to the claim.
  - Keep the insurance adjuster well-informed.
  - Identify loss figures by category. (e.g., Personal property, machinery, material supplies, extra expenses, and loss of income.)
8. If the reported claim is a liability-loss: Refrain from any conversations with the claimant, the claimant’s counsel, or other representatives of the claimant. Direct all interested parties to the insurance adjuster.

*This information is for internal use and should be maintained with your file.*

# Claim Form

Contact Person

Telephone Number

Date of Loss

Time of Loss (if known)

Please select the policy through which the claim is being made:

- Auto (44-771-911-00)
- Aviation (AV4794077-18)
- Contractors Equipment (MXI93020801)
- Crime: Employee Dishonesty (CCP006638802)
- Crime: Excess Employee Dishonesty (CCP006638802)
- Crime: Faithful Performance of Duty (CCP006638802)
- Crime: Theft, Disappearance, and Destruction (CCP006638802)
- \*Electronic Data Processing Equipment (EDPE) (156619855)
- Fine Art: Indoor (J116270 starting 12/31/11; was Willis policy # B08011005W11)
- Fine Art: Outdoor (J116270 starting 12/31/11; was Willis policy # B08011005W11)
- Miscellaneous Property (MXI93022144)
- Ocean Marine (OMH 583-30-46)

Cause of Loss

Location of Loss

Description of Loss

Police report included?  Yes  No (please explain)

Estimated Replacement Cost

Type of Replacement Required

Other Comments

**\*For EDPE Claims the SAMAS Report must be included.**

*Rule 60A-1.015 stipulates that all claim reports shall be submitted by the agency to the agent of record representing the insurance carrier. Any loss due to an alleged criminal act shall be reported immediately, upon discovery, to the appropriate law enforcement agency. This rule applies to reporting a claim only.*

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**INSURANCE AGENT REPRESENTATIVES**  
As of 08/20/2012

Policy	Policy Coverage Dates	Agent/Broker
Auto (Commercial)	10/20/11 – 10/20/12	Hall Insurance Company 8317 Front Beach Rd, Suite 17C Panama City Beach, FL 32407  Phone: 850-234-2434 Fax: 850-234-3314  Contact:  Hazel Land <a href="mailto:hazel@hallinsurance.us">hazel@hallinsurance.us</a> Keith Hall <a href="mailto:keith@hallinsurance.us">keith@hallinsurance.us</a>
Aviation & Aircraft Contractors Equipment Electronic Data Processing Equip. <b>Fine Arts Indoor &amp; Outdoor</b> Miscellaneous Property Ocean Marine	09/28/11 – 09/28/12 07/01/12 – 07/01/13 06/05/12 – 06/05/13 12/31/11 – 12/31/12 08/08/12 – 08/08/13 07/02/12 – 07/02/13	Arthur J. Gallagher Risk Management Services 8200 NW 41 <sup>st</sup> Street, Suite 200 Miami, FL 33166  Phone: 305-639-3126 305-639-3154  Contact:  Joyce Schwartz <a href="mailto:joyce_schwartz@ajg.com">joyce_schwartz@ajg.com</a> Tanya Lewicki <a href="mailto:tanya_lewicki@ajg.com">tanya_lewicki@ajg.com</a> Bob Altemus <a href="mailto:bob_altemus@ajg.com">bob_altemus@ajg.com</a>
Crime  Excess Dishonesty Excess Employee Dishonesty Faithful Performance of Duty Theft, Disappearance, and Destruction of Money and Securities	01/01/12 – 01/01/13	Sihle Insurance Group 1021 Douglas Ave Altamonte Springs, FL 32714  Phone: 407-389-8417 407-257-6739  Contact: Beth Hendrick ( <a href="mailto:bhendrick@sihle.com">bhendrick@sihle.com</a> ) Alicia Rhoades ( <a href="mailto:arhoades@sihle.com">arhoades@sihle.com</a> )
Fine Art Indoor (Expired)	04/02/11 – 12/31/11	Willis Fine Art, Jewelry and Specie 6700 Rockledge Drive, 5 <sup>th</sup> Floor Bethesda, MD 20817-1824  Phone: 301-530-5050 Fax: 301-897-8506  Contact: Eric Fisher ( <a href="mailto:fischer_er@willis.com">fischer_er@willis.com</a> )