




ACCIDENT KIT - REPORTING OF CLAIMS

PLEASE REPORT ALL ACCIDENTS OR CLAIMS RELATING TO COVERAGE PROVIDED UNDER YOUR MOTOR CARRIER POLICY TO INTEGRITY ADMINISTRATORS AS SOON AS POSSIBLE AFTER BECOMING AWARE OF THE ACCIDENT OR CLAIM.

TOLL FREE NUMBER:

 (866) 239-2455

E-MAIL ADDRESS:

claims@IADclaims.com

TOLL FREE FAX:

866-239-2456

MAILING ADDRESS:

P.O. BOX 4499, HARRISBURG, PA 17111.

Remember – Prompt reporting of an accident or claim is very important. Failure to report could jeopardize your coverage.

ANY QUESTIONS ABOUT YOUR POLICY NOT RELATED TO A CLAIM SHOULD BE DIRECTED TO YOUR INSURANCE AGENT.

WHAT SHOULD I DO IF I HAVE AN ACCIDENT?

- ANY ACCIDENT
 1. Move your vehicle to a safe place OFF the roadway.
 2. Call 911. Cooperate fully with first responders but, DO NOT make statements admitting your fault OR blaming others.
 3. Exchange insurance information and addresses & phone numbers with the driver(s) of other vehicle(s).
 4. DO NOT make or accept any offer to settle the claim.
 5. DO NOT discuss details of the accident with anyone EXCEPT first responders.

- ACCIDENT **INVOLVING INJURIES** (In Addition to Above:)
 1. DO NOT attempt to move an injured person unless you are certain their life is in danger if you don't. DO NOT place your life or safety at risk.
 2. IF POSSIBLE, exchange information with the driver(s) of other vehicle(s).
 3. IF POSSIBLE and/or DIRECTED BY FIRST RESPONDERS, stay at the scene until the officials in charge of the accident scene say it is OK to leave.

WHAT ELSE CAN I DO?

- PHOTOGRAPHING THE ACCIDENT SCENE (NOT Required)
 1. If you take photos, limit your pictures to the damage sustained by all vehicles and/or other objects involved in the accident.
 2. DO NOT take pictures of other people.
 3. DO NOT interfere with first responders.
 4. DO NOT share your photos with anyone other than your insurance company, your insurance agent or, if asked to do so, the police.

- DOCUMENTING THE ACCIDENT (NOT Required)
 1. You may, as soon as possible after the accident, write down the exact location of the accident, the time it occurred and your description of what happened. In your description, avoid statements that admit guilt or responsibility or that directly accuse other parties of blame. Also, avoid statements that have nothing to do with the facts of the accident as you understand them.
 2. Include road conditions, weather conditions and any other factor(s) that you feel may have contributed to the accident.

NO MATTER WHAT YOU THINK ABOUT THE ACCIDENT – REPORT IT.

PLEASE NOTE: The suggestions included in this “Accident Kit – Reporting of Claims” brochure are intended to assist you in reporting accidents to us and to provide you with practical information and support that you may need in the event you are involved in an accident. Nothing contained herein is meant to alter or waive your duties in the event of an accident, claim, suit or loss as described in your policy. Please refer to SECTION V, paragraph 2. of your policy for an exact description of your responsibilities.