



# BITNER HENRY

INSURANCE GROUP

## IN THE EVENT OF A LOSS

---

*Provided by:* Bitner Henry Insurance Group

**Phone:** 800-231-9963  
**Email:** [service@bitnerhenry.com](mailto:service@bitnerhenry.com)  
**Fax:** 888-739-1233  
**Web:** [www.bitnerhenry.com](http://www.bitnerhenry.com)  
**Mail:** 401 E. Antietam St. Hagerstown, MD 21740

### TABLE OF CONTENTS

<a href="#">A Note to Our Clients</a> .....	2
<a href="#">Property Claims</a> .....	3
<a href="#">Auto Claims</a> .....	4
<a href="#">Workers' Compensation Claims</a> .....	5
<a href="#">Liability Claims</a> .....	6
<a href="#">Carrier Contact Numbers</a> .....	7



## A Note to Our Insurance Clients

The [Bitner Henry Insurance Group team](#) is here to serve you. This service includes assisting you in the event of a loss. If a loss occurs, please follow the steps highlighted in this guide. Please note this information is meant to provide general risk-management tips and is not legal advice.

**Remember, your insurance contract requires that you report all losses promptly.** Therefore, contact us or the [insurance carrier directly](#) as soon as possible after a property, liability, workers' compensation, or automobile loss.

An insurance company claims adjuster will be assigned to handle your loss. You should then be able to deal directly with the adjuster to settle your loss.

*If you encounter any unusual delays or problems in the handling of your loss, please contact us for assistance at 800-231-9963 or [service@bitnerhenry.com](mailto:service@bitnerhenry.com).*

We appreciate your business and are here to assist you.



# Property Claims – page 1

---

*This article is meant to provide general risk-management tips and is not legal advice.*

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

1. *Make sure the property is safe before letting anyone inside.*
  - a. Notify the police if there has been a theft or break-in.
2. *Protect the property from further damage.*
  - a. Cover the property if it is exposed to the elements.
  - b. Remove valuables if they can be stolen.
  - c. If there is a water damage issue, shut off the water source and contact a water restoration company as soon as possible.
  - d. Call the proper authorities and utilities (e.g., gas, electric, telephone).
  - e. Take photos of the damage before having emergency repairs made, such as boarding up windows or covering holes in the roof.
3. *Prompt notice should be given when a potential loss occurs.*
  - a. Contact the [insurance carrier directly](#) or call Bitner Henry Insurance Group to report the loss.
  - b. You should expect a claims adjuster to reach out to you within 48 hours.
  - c. Let us or the carrier know if this loss affects your ability to operate normally, so the loss can be expedited.
  - d. For a property loss, the property may need to be inspected by the insurance company prior to any repair work being performed.
4. *Repairs*
  - a. Call a contractor to *estimate* the building damages. The adjuster may assist you with your choice of contractors to make the repairs.
  - b. Do not authorize repairs until the claims adjuster has given you the authority to do so.
  - c. Separate damaged contents from undamaged contents. Do not discard any items until the claims adjuster gives you the authority to do so.
  - d. If you aren't sure if you should file a claim, we suggest contacting us.
5. *During this process, maintain good records.*
  - a. Take pictures.
  - b. Keep expense receipts.
  - c. Inventory damaged property.
  - d. Keep records of expenses if you are forced to temporarily relocate your business.
  - e. Do not dispose of damaged property unless it is a danger to safety or disposal has been approved by the claims adjuster.



## Property Claims – page 2

---

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

1. Contact you by phone or mail to discuss the loss.
2. Arrange for an appraiser to inspect extensively damaged property.
3. Assist you with your choice of contractors to make the repairs.
4. Contact you for a settlement.

Time frames will vary, but in general the adjusting process takes four weeks.

**Please note, as the claimant on the loss, you oversee repair projects.** The insurance company is not responsible for making the repairs, only providing the funds needed to make the repairs.

The claimant is responsible for choosing a contractor, signing a contract with the contractor, and managing the contractor to ensure the work progresses on time

**We hope this has been helpful.** Experiencing a property loss is often a stressful experience and we want to assist you to make your claims process go as smoothly as possible. If you have any issues or questions, please reach out to your agent or our office for more guidance.



# Auto Claims

---

*This article is meant to provide general risk-management tips and is not legal advice.*

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

1. **If you are still at the scene**, please contact the police.
2. **Obtain information about the other people involved** in the accident such as the following:
  - a. Names, addresses and phone numbers
  - b. Insurance company and policy number
  - c. Type of vehicle
  - d. Driver's license numbers
3. **Take photos** of the accident and any damage
4. **Have your vehicle towed** to the nearest repair shop if the vehicle is not drivable.
  - a. Do not authorize repairs until the claims adjuster gives you the authority to do so.
  - b. Keep your towing receipt. This can often be reimbursed.
5. Once you are no longer at the scene of the accident, contact our office or [the carrier](#) to directly file the claim.
  - a. You should expect a claims adjuster to reach out to you within 48 hours.
  - b. If it is after-hours, contact the carrier directly.
  - c. If the issue is highly sensitive, please let us know so we can expedite that process.

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

1. Report the vandalism loss or theft to the police.
2. Call us to report a loss.

## **After we report the loss to the insurance company, the claims adjuster will do the following:**

1. Contact you to request details of the accident and repair estimates.
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 but refer them to your claims adjuster.**



# Workers' Compensation Claims

---

*This article is meant to provide general risk-management tips and is not legal advice.*

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

1. *If someone requires medical attention:*
  - a. Call 911 or get them to a medical professional immediately.
  - b. Advise the medical professional the incident occurred while performing normal work activities.

## **Prompt notice should be given when a loss occurs. To do so:**

2. *Complete the Employer's First Report of Injury or Disease form for all losses.*
  - a. Download the form for your state at <https://bitnerhenry.com/policy-forms/first-report/>
  - b. Either use the "call in" reporting system or fax the original form to the [insurance company](#).
    - i. **Brotherhood Mutual customers** can email the form as an attachment to [claims@brotherhoodmutual.com](mailto:claims@brotherhoodmutual.com) or fax to 800-284-9579
  - c. Send a copy of this form to the State Department of Industry, Labor and Human Relations (refer to the First Report for the address).
  - d. You should expect a claims adjuster to reach out to you within 48 hours.
  - e. If the issue is highly sensitive, please let us know so we can expedite that process.
3. *In the event of a disabling injury or death loss, forward a copy of the First Report to us. We will follow up with the insurance company for their prompt handling of the loss.*

## **After the loss is filed with the insurance company:**

1. A claims adjuster is assigned to the loss.
2. You will receive a claims number from the adjuster by phone, usually within one business day.
3. The adjuster will contact the injured employee to discuss the accident. They will request copies of bills and doctors' reports for medical treatment administered.
4. The adjuster will contact you, the employer, if there is any lost time from work as a result of the injury.



# Liability Claims

---

*This article is meant to provide general risk-management tips and is not legal advice.*

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

1. Call us to report the loss.
2. We will request you provide all documentation regarding the incident including
  - a. a copy of the lawsuit (if there is one)
  - b. medical bills (if you have them available)
  - c. All internal documents including accident investigation, repair and maintenance records, etc.
  - d. Also a list of all names and address of any witnesses or people who may be able to provide more information about what occurred.

*If an object was involved in an accident, save it for inspection by the claims adjustor or attorneys.*

- **After we report the loss to the insurance company, the claims adjuster will contact you to discuss the incident.**
  - The claims adjuster will work directly with the claimant and their attorney. You SHOULD NOT have to interact with the claimant yourself or make any payment directly.
  - You can expect to be contacted by the claims adjuster within 48 hours of filing the loss, but if the issue is highly sensitive then please let us know so we can expedite the process
- **Sharing Information**
  - Do not talk to the media or share details of the incident with anyone not involved. If you need to share information regarding the incident, then you should contact your claims adjuster first.
  - Often people feel the need to go above and beyond in 'helping' but end up costing their organization. You cannot undo what happened, however you can cause further damage to the organization or individuals by sharing more than is needed.

**We hope this has been helpful.** Experiencing a liability loss is often a stressful experience and we want to assist you to make your claims process go as smoothly as possible. If you have any issues or questions, please reach out to your agent or our office for more guidance.



## Insurance Carrier Contact Information

Brotherhood Mutual  
800-333-3371 or  
800-933-1849 (After-hours claim  
filing for major emergencies)  
[File online](#)

Safeco  
800-332-3226  
[File online](#)

Travelers  
800-252-4633  
[File online](#)

Mutual Benefit Group  
800-290-6361  
[File online](#)

Frederick Mutual  
866-212-5246  
[File online](#)

Chubb  
800-252-4670  
[File online](#)

Foremost Insurance  
800-527-3907  
[File online](#)

Hagerty  
800-922-4050  
[File online](#)

Progressive Insurance  
800-274-4499  
[File online](#)

Philadelphia Insurance  
800-765-9749  
[File online](#)

Donegal Insurance  
877-954-5277  
[File online](#)

Liberty Mutual  
[File online](#)

Markel Insurance  
800-362-753  
[File online](#)

The Hartford  
800-243-5860  
[File online](#)

Chesapeake Employers'  
Insurance Company  
888-410-1400  
[File online](#)

Nationwide  
800-421-3535  
[File online](#)

Alliance of Nonprofits  
800-359-6422 or  
866-718-1947 (Emergency line  
for after-hours claim filing )  
[File online](#)

