
Claim Reporting Guide

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Introduction

This Claim Reporting Guide is designed to provide entities insured by the Risk Management Division standard procedures to follow when events occur which may result in claims for damages against them.

Adopting these procedures may help reduce the severity of loss and increase chances for recovery from parties responsible for damages. Promptly reporting claims can result in quicker recovery and fewer costs.

Additional information, including the loss notice forms for reporting claims, can be found on our web site at mn.gov/admin/risk under Insurance.

Important notices

This Claim Reporting Guide only pertains to entities insured by the Department of Administration's Risk Management Division for:

- Automobile crashes and damage
- General liability claims for damage or injury
- Building or property damage (including crime)
- Professional liability (Police Professional, Public Officials, and Broadcasters)
- Vendor's Warranty

Events involving serious bodily injuries (e.g. hospitalization), fatalities, or severe property damage should be reported immediately to Risk Management by phone to our Emergency Claim Reporting Line: 651-201-2594.

Other insurance products placed by Risk Management for insureds will have different reporting requirements. Contact Risk Management at 651-201-2592 for claim reporting guidance in these cases.

This Claim Reporting Guide contains recommended steps to take in the event of a loss. The actual situation may dictate a different response based on the events that occurred. To the extent the actual policy provisions differ from these recommendations, the policy provisions will prevail and should be followed.

If you are involved in an incident or are responding to one,

- Do not offer your assessment as to who is at fault.
- **Do not admit liability!**
- Do not give statements to other parties or insurance companies without contacting the assigned claim adjuster for guidance.

Documenting claims and incidents

It is important to completely document events when they happen. The methods used to collect this information can include:

- Completed loss notice forms.
- Photos of the scene and damage, including photos of the entire scene and close-up photos of the damage.
- Videos of the scene and damage with verbal descriptions that identify what is being recorded and where.
- Witness information including how to best contact them in the future.
- Diagrams that identify the location of the incident and its relationship to permanent landmarks (e.g. buildings, sidewalks, streets, room numbers, light posts or signs) in the area.
- Handwritten notes of the observations, and notes of conversations that occurred at the accident scene or when the accident was reported to the appropriate State Agency/Minnesota State Campus.

Stick to the facts. Do not speculate as to what may have occurred.

Reporting claims

All claims should be reported to us **within 24 hours of the event**.

Our claim reporting forms can be found on our [Risk Management Insurance website](#).

There are two versions of the forms:

- [Property/Liability Loss Notice](#)
- [Vehicle Crash/Damage Notice](#)

If your agency has a reporting form or process, and it includes all of the information being asked by Risk Management, you can continue to use your process and forms.

Please be sure that all forms are completed as fully as possible, however, do not delay submitting a claim due to missing information. We can collect the additional information later. We do require that claim reports include at a minimum:

- The date of the incident.
- If the claim involves an insured vehicle, the vehicle identification number (VIN number).
- The physical address if property damage is involved.

Property/Liability Loss Notice form

Not all agencies carry property or liability insurance coverage through the Risk Management Fund. Please verify that you have obtained this coverage before filing a claim.

The following types of claims should be reported on the [Property/Liability Loss Notice](#):

Property

All property claims include a deductible. This is the amount of loss that the insured is required to pay before insurance coverage responds. It is recommended that the [Property/Liability Loss Notice](#) form be completed and submitted when the amount of the loss is estimated to exceed fifty percent of your deductible. Please refer to your policy for deductible levels on the various property coverages.

- Property - Claims involving damage to state buildings, and state owned equipment and property.
- Boiler and Machinery - Damage to electrical equipment, mechanical equipment, heating and air conditioning and refrigeration equipment, boilers and pressure vessels.
- Crime - Employee dishonesty and loss of money or securities.
- Garage keepers - Coverage for vehicles of others in your care, custody, and control that you might be legally liable for the damage.
- Vendors Warranty - Home owners warranty issue for defects caused by faulty workmanship and materials in the construction of a home offered for sale by a state entity.

Liability

There are no deductibles for liability claims. The [Property/Liability Loss Notice](#) form should be completed for any claim involving injuries to others especially when the injuries may require medical care or if there is damage to property owned by others.

- General Liability - Damage to the property of others or bodily injury to persons other than employees arising from your operations.
- Professional Liability (Police, Public Official, Broadcasters) - Damage to the property of others or bodily injury to persons other than employees arising from your professional duties.

Vehicle Crash/Damage Notice form

The following types of claims should be reported using the [Vehicle Crash/Damage Notice](#).

Auto/vehicle physical damage

All auto physical damage claims include a deductible (deductible is waived for windshield repair or replacement). This is the amount of loss that the insured is required to pay before insurance coverage responds. It is recommended that the [Vehicle Crash/Damage Notice](#) form be completed and submitted when the amount of the loss is estimated to exceed fifty percent of your deductible. Please refer to your policy for deductible levels on insured vehicles.

Damage to an insured state auto/vehicle. This can include:

- Physical Damage Collision Coverage – damaged caused by collision with object or overturn.
- Physical Damage Comprehensive Coverage– storm damage, fire, windshield repair or replacement etc.

Please note that vehicles leased through Fleet & Surplus Services should have comprehensive windshield replacement or repair reported to, and managed by ARI, the fleet maintenance provider. Please refer to your agency fleet manager or Fleet & Surplus Services for more details.

Auto liability claims

There are no deductibles for auto liability claims. The [Vehicle Crash/Damage Notice](#) form should be completed for any claim involving property damage or injuries to others resulting from the use of a State owned auto/vehicle.

Damage to property of others. This can include:

- Damage to another person’s personal property.
- Damage to another person’s vehicle or trailer.

Bodily injury of others. This can include injury to:

- Persons in other vehicles involved in a crash.
- Other non-state employee passengers in a state vehicle.
- Pedestrians or bike riders.
- Any other individual injured as a result of insured vehicle operation.

Who should complete the forms?

Insured entities must report their own claims. You should not provide blank forms or phone numbers to other parties for purposes of reporting claims.

Submitting your forms

Submit claim forms to Risk Management via:

Email to claims.rmd@state.mn.us (preferred method)

or

Fax to 651-297-7715

Please note - once RMD is notified of a new claim, further communication should be routed directly to the assigned claim adjuster.

Managing claims and incidents

Before incidents occur

There are several proactive management practices that can be followed that will minimize or prevent losses due to unexpected incidents.

1. Create and maintain a detailed Continuity of Operations Plan (COOP).
2. Train all employees on proper response procedures when an unexpected incident occurs.
3. Maintain a contact list of vendors that can respond to unexpected events such as building damage or flooding.
4. Properly store contents within buildings, up off floors to minimize damage caused by flooding.
5. Ensure that a MN Insurance Card and blank vehicle crash/damage forms are located within every insured vehicle.
6. When you become aware of a dangerous condition on your property that might cause damage or injuries to others, take steps to protect people and property.

Building and property incidents

The following are incident response suggestions following damage to insured buildings or contents.

Fire and smoke

1. Allow fire authorities to inspect the area to determine the cause of the fire.
2. Do not enter building areas affected by fire if you are unsure of the buildings structural integrity.
3. Protect evidence of how the fire started. Do not remove it and do not alter it in any way.
4. Secure the building to keep people out of the area.
5. Protect the building and property from further damage.
6. Report the claim as directed in this guide. Events involving significant property damage should be reported immediately to Risk Management by phone at 651-201-2594.
7. Assess your ability to perform your business operations and institute your COOP plan if necessary.
8. Notify and mobilize emergency restoration service vendors if necessary.
9. Inventory and photograph damaged property and assess whether it may be repairable.

10. Begin clean-up and removal of damaged building materials and property in consultation with the claim adjuster.
11. Begin the process of reconstruction and replacement.

Water

1. Shut off power to affected areas to eliminate the possibility of electrocution.
2. Identify and stop the source of water.
3. Determine the cause of the water leak.
 - a. If there was a failure of a plumbing component, do not alter it without documenting its condition at the time of the event. The component may need to be inspected by a forensic investigator. Leave the component unaltered if possible.
 - b. If it is necessary to repair the plumbing component to continue operations then make the necessary repairs and secure the failed component, unaltered, for future inspection in a secured location in a sealed box or bag.
4. Determine if you can remove the water promptly and dry water damaged building materials on your own.
 - a. Note: Building materials not dried within 48 hours can lead to mold growth.
5. Notify and mobilize emergency restoration service vendors if necessary.
6. Report the claim as directed in this guide. Events involving significant property damage should be reported immediately to Risk Management by phone at 651-201-2594.
7. Assess your ability to perform your business operations and institute you COOP plan if necessary.
8. Inventory and photograph damaged property and assess whether it may be repairable.
9. Begin clean-up and removal of damaged building materials and property in consultation with the claim adjuster.
 - a. Evaluate wet materials. Remove what you can from the building to improve the ability to dry out the building. This would include wet carpet padding and saturated drywall.
10. Begin the process of reconstruction and replacement.

Liability incidents

What to do if a person has been injured or their property damaged while on your property or through the actions of your employees.

1. If the incident involves injury, provide first aid. Contact emergency medical assistance if the person requires or desires it.

2. If the conditions that led to the incident are still dangerous, contact the appropriate emergency response personnel to stabilize the situation.
3. Interview the injured party to document:
 - What happened
 - When it happened
 - Where it happened
 - Why they believe it happened
 - Anyone else that might have been involved (collect their name, address, phone number, date of birth and email address)
4. Collect the names and contact information of any witnesses of the incident. Interview them to determine what they saw and witnessed.
5. Photograph or video the area.
6. If weather is a factor (e.g. a slip and fall) note the current weather conditions, and for how long they have been occurring.
7. Report the claim as directed in this guide. Events involving serious injury or fatality should be reported immediately to Risk Management by phone at 651-201-2594.

Vehicle incidents

Each vehicle should have a MN Insurance Card (the size of a business card) in the glove box which has instructions to follow in the event of a crash. In addition to these instructions please refer to instructions below.

What to do after the vehicle crash

1. If you are involved in a crash, stop your vehicle immediately and pull off the road out of the traffic flow if possible.
2. Notify law enforcement immediately if the crash involves other individuals and their property.
3. Check for injuries to anyone involved and call emergency services if necessary. Provide first aid if necessary.
4. Document the names, phone numbers and addresses of all individuals involved in the accident and any witnesses. Also get the driver's license number of all drivers.
5. Document the VIN numbers, license plate numbers, and the make and model of all vehicles involved. Take photos with phone if possible.
6. Document the other vehicle's insurance information including insurance contact information and policy number.

7. Do not admit fault or make any statements except to the police or a representative of the Risk Management Division.
8. Report the claim as directed in this guide. Events involving serious injury or fatality should be reported immediately to Risk Management by phone at 651-201-2594.
9. Remember to report any injuries involving state employees according to your agency's workers' compensation injury reporting procedures.

Contact information

Property & Casualty Program
Risk Management Division
310 Centennial Office Building
658 Cedar St.
St. Paul, MN 55155
TTY: 800.627.3529
Fax: 651-297-7715
New claim reporting email: claims.rmd@state.mn.us.

Claim specific questions and information should be sent to the specific adjuster assigned to the claim.

For further contact information can be found at [Risk Management Contacts](#)