



How to report a Claim:

- Notify your insurance company and your insurance agent *immediately* when you experience a loss, damages, or have a lawsuit filed against you or your business. You should also immediately notify the police of a burglary, theft, or accident.
 - Workers' Compensation claims should be reported directly to your insurance company.
- Review your insurance policy, which will explain your responsibilities to the insurance company.
- Assess the damages and/or list the items lost, stolen, or destroyed.
- Find receipts or proof of ownership for as many lost, stolen, or destroyed items as possible.
- In the case of a lawsuit from a third party, gather any information you may have on the incident or reason for the lawsuit.

Although you may elect to phone your insurance company, you should also send a written notice by registered mail. This will provide verifiable proof of the date you notified your insurance provider about a particular claim.

Keep in mind that some insurance companies will not cover any legal fees you might incur prior to notifying them about the claim. Therefore, if you run out and hire a lawyer before reporting the claim, you may pay out of pocket until you involve the insurance company.

The process of filing a claim will require that you have your paperwork in order. For example, if you have business interruption insurance, you'll need to show, on paper, how much business you are losing during the interruption period. It's essential to keep good records of your business activity. These records will be used to determine how much income you're actually losing.

Please don't hesitate to contact your agent at Barnes & Co to assist you with documenting and reporting your claim.

Barnes & Co : 858-658-9900 or email Christine@barnescoins.com.