

UtilitySure[®]

CLAIM REPORTING PROCEDURES

All claims for the UtilitySure Program regardless of severity or location should be reported to the YORK Claims Intake Center. The YORK Claims Intake Center is ready to accept new losses and provides four ways for you to submit new loss reports:

Client Code 3275

1. **Email:** UtilitySure@yorkrisk.com
2. **FAX:** (973) 404-9034
3. **Telephone:** 1-866-391-9675 (YORK)
4. **Mail:** PO Box 183188
Columbus, OH 43218
Physical: 5000 Bradenton Ave,
Dublin OH 43017

Important!

- To expedite the handling of your newly reported loss, please be sure to include your YORK Client Code with each new loss report!
- Notices that do not require action (“incident reports”) should be clearly marked “REPORT ONLY”.



Self Service Loss Control Solutions

AIG Programs Loss Control offers many on-demand, risk-focused solutions designed to help your organization address a specific need or risk exposure. The goal of these services is to share our knowledge of contemporary safety and loss prevention practices with our clients; promoting safer workplaces, reduced exposures, and fewer claims.



We work closely with our Program Administrators to cultivate a preferred service that is beneficial to our insureds, differentiates our program, and demonstrates our specific portfolio knowledge. Our services are customized by program and are designed to be administratively easy to implement for a program of a large group of homogeneous businesses.

Many of these are available at no additional cost and can be accessed at any time:

Dedicated Customer Service Line

Professional staff is available every business day at 800.611.3994 or programslc@aig.com to answer your questions and provide risk management advice. Just leave a message or email and a representative will call or email you back.

Online Safety Bulletin Library

Our library of loss control bulletins, available from www.aig.com/programslosscontrol, is designed to provide clients with pertinent and current risk management information from our experts as well as ISO Engineering and Safety content. Downloadable PDFs can help you identify and evaluate your organization's exposures, with recommended actions to control losses from risks ranging from crime to fire, liability to natural hazards, and more. We continually add to the topics available to keep you abreast of current risk topics and information.

Online Safety Training

Visit <http://lextrainer.puresafety.com> for an easy-to-use, automated risk management training system that allows your employees to log-in and complete courses at their own pace. Choose from a wide variety of general safety and driver training courses. This site helps you to cost-effectively train your employees and track their progress in far less time than traditional training methods and at no additional cost to you.

Examples of remedial training for your drivers include:

- Avoiding Rear-End Collisions
- Defensive Driving
- Hazards of Changing Lanes
- Hazards of Speeding
- Hazards of Tailgating
- Road Rage
- Safe Backing and Turning
- Stop Signs and Signals



Self Service Loss Control Solutions

Discounted Services on Criminal Background Checks

Praesidium, an industry leader in risk management, offers a comprehensive background check package at a discounted rate to AIG Programs clients. The package includes the following complimentary services:

- An initial consultation call
- A standard consent form to use with your applicants.
- A comprehensive user's manual for the online background check system.

Upon request, Praesidium will help you interpret background check results and reports with criminal hits provide guidance regarding adverse actions procedures. For more information, please contact Praesidium directly at 800.743.6354 or info2@praesidiuminc.com.

Contact:

T 800 611 3994

T 888 659 9047

programslc@aig.com



American International Group, Inc. (AIG) is a leading global insurance organization serving customers in more than 100 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) | LinkedIn: <http://www.linkedin.com/company/aig>

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

WHEN YOU HAVE AN ACCIDENT

DO IMMEDIATELY:

- Check for personal injury and seek medical attention, if necessary.
- Set emergency signals to prevent further damage or injury.
- Secure police assistance and request that an accident report be completed.
- Complete the ACCIDENT REPORT form provided in this document.
- Contact your employer.

DO NOT:

- **Do not** admit fault if you are not truly at fault.
- **Do not** leave the scene of the accident.
- **Do not** drive your vehicle if you feel it is unsafe.
- **Do not** drive your vehicle if you are physically incapable of driving safely.
- **Do not** discuss the accident with anyone except law enforcement authorities, your employer or a claims adjuster from Lexington.

PLEASE ILLUSTRATE ON THE DIAGRAM HOW THE ACCIDENT OCCURRED. WRITE IN THE STREET NAMES AND IF POSSIBLE THE POINTS OF THE COMPASS.

Indicate North in the Compass below.

Identify each car and direction by a numbered arrow.



Show each car's position at the moment the crash happened. Show direction and distance each car traveled **before** the crash by solid line.

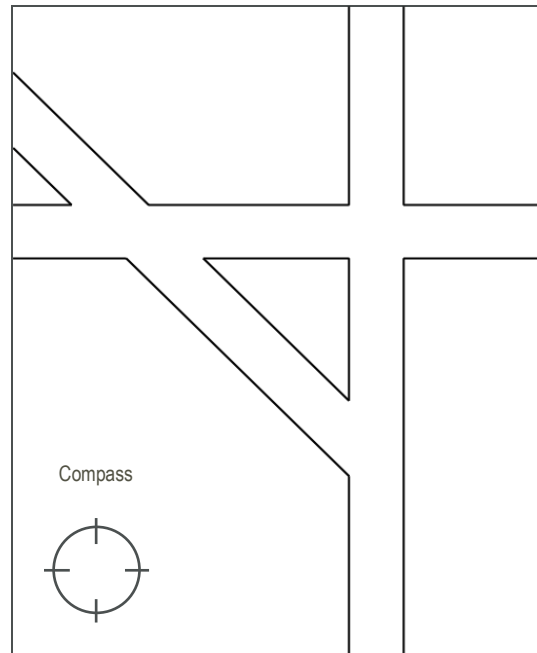


Show direction and distance traveled **after** crash by dotted line.



Show pedestrian by small circle. ○

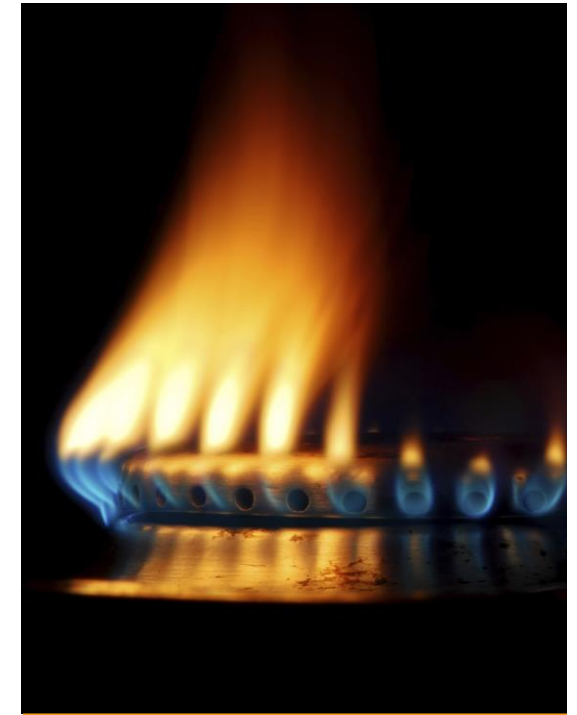
Show railroads by +++++



AmWINS

PROGRAM UNDERWRITERS

UtilitySure[®]
Insurance Program



ACCIDENT REPORT

Complete the enclosed form when you have an accident.

POLICYHOLDER INFORMATION

Name of Driver Phone #

Driver License # Cell #

Company Name

Company's Commercial Auto Insurance Policy #

Insured Contact Name

ACCIDENT/LOSS

Date of Accident Time of Accident

Location of Accident / Street Name

City State

Accident Description

AUTHORITY CONTACTED

Name of Officer Badge #

Name of Person to Whom Citation was Issued (if any)

INSURED VEHICLE

VIN/Year/Make/Model

Plan # State

Damage

Injuries to Driver

OTHER VEHICLE

VIN/Year/Make/Model

Driver Insurance Company Policy #

Name of Driver

Address of Driver

City State Zip

Phone # Cell #

Name of Owner (if different from driver)

Address of Owner

City State Zip

Describe Damage

Describe Injury to Driver

OTHER PERSONS INJURED

Name in Insured Vehicle in Other Vehicle Other

Address Phone #

City State Zip

OTHER PERSON'S INJURED (CONT.)

Extent of Injury

Name

Address Phone #

City State Zip

WITNESSES

Name in Insured Vehicle in Other Vehicle Other

Address Phone #

City State Zip

REPORT THIS ACCIDENT TO:

YORK Claims Service

Client Code: 3275

Email: UtilitySure@yorkrisk.com

T 866.391.9675

F 973.404.9034

Mailing:

P.O. Box 183188

Columbus, OH 43218

Physical:

5000 Bradenton Ave.

Dublin, OH 43017

Keep this form in your vehicle at all times.
Additional Accident Report Forms may be
obtained from your fleet supervisor.

The Importance of Timely Claims Reporting

Every casualty (auto and general liability) insurance policy requires you to provide to your insurance company timely notice of an “occurrence” or an event which may result in a claim. Typically this means an accident of some sort. The exact policy language may vary, but phrases like “promptly,” “immediately,” or “as soon as practicable” are common. Why? So that your interests get protected quickly and effectively by experienced professionals. Remember, every casualty insurance policy provides two general benefits- a defense to a claim and payment of damages to a claimant. An experienced claims professional can help you collect the facts, analyze your exposure and assess the damages. More specifically, a claims professional will:

- Conduct a thorough investigation of the facts surrounding the accident.
- Hire any experts necessary to explain the cause of the loss.
- Manage the expectations of the claimant(s) or their attorney.
- Retain and manage an attorney to defend your interests.
- Pursue other parties who may share responsibility for the cause of the loss.
- Advise you on the best options to protect your business from the claimant(s).
- Pay any damages to the claimant(s) as the facts or law require in accordance with your insurance policy’s terms and conditions.

If you don’t comply with the reporting conditions, you reduce your chances for a favorable outcome or face possible denial of coverage. In short, the prompt reporting of claims--no matter how small--enables the prompt handling of claims and that is the protection you deserve.

Here are a few suggestions to help your company improve its claims reporting practices:

- Explain to all of your employees the importance of reporting accidents promptly.
- When possible secure photos of vehicles, accident sites and/or damaged areas.
- Establish an internal standard for reporting claims or incidents--such as, within 24 hours of knowledge of an incident or receipt of a claim.
- Give one or more of your employees the responsibility for collecting all incoming claims and/or suits and make sure you have a backup for when the designee is on vacation or ill.
- Keep the UtilitySure® Claim Kit information page available so you can report the claim to the proper carrier.

You can also report a claim to your insurance agent if the agent has agreed to assist you in handling claims. Please note, however, that reporting a claim to your agent does not relieve you of your reporting responsibilities to the carrier.

Finally, when you are served with a lawsuit you should immediately notify your claims professional and/or your insurance carrier so that you don’t lose the fight before it starts!