

Reporting a Claim

In the event of a claim, promptly report the claim to your insurance agent, EMC's [local claim office](#) or call our 24-Hour Claim Reporting service: 888-362-2255.

Follow the additional guidelines below for auto, property and workers' compensation claims.

Auto Accident

What to do in case of an automobile accident:

1. If anyone is injured, immediately render any possible first aid assistance and call emergency services.
2. Report the accident to the nearest police station and file any necessary reports.
3. Cooperate fully with the police, but do not make any admissions about your liability. Do not sign any statements for anyone other than an authorized representative of your insurance company.
4. Exchange names, addresses and insurance information with the driver of the other vehicle.
5. Record the following information:
 - date, time and place of accident
 - name and address of owner of the other vehicle, if different from the driver
 - driver's Social Security number and driver license number
 - names and addresses of passengers and witnesses
 - license number of the other vehicle and the witnesses' vehicles
6. Promptly report the claim to your insurance agent, EMC's [local claim office](#) or call our 24-Hour Claim Reporting service: 888-362-2255.

NOTE: If you plan to travel by car in Canada or Mexico, check with your agent for insurance requirements.

Property Claim

What to do in case of a property claim:

1. If anyone is injured, immediately render any possible first aid assistance and call emergency services.
2. Take appropriate steps to avoid further damage to the property.
3. Promptly report the claim to your insurance agent, EMC's [local claim office](#) or call our 24-Hour Claim Reporting service: 888-362-2255.

Workers' Compensation Claim

What to do in case of a workers' compensation claim:

1. Promptly report the claim to your insurance agent, EMC's [local claim office](#) or call our 24-Hour Claim Reporting service: 888-362-2255.
2. Make sure to file OSHA reports within eight hours if the claim involves:
 - a fatality occurring at work, or
 - hospitalization of three or more employees

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