

MEMBER DUTIES IN EVENT OF A LOSS

What To Do:



PROPERTY INCIDENTS

- > **IS EVERYONE OK?** If not, get help!
- > **CONTACT** police and/or fire department.
- > **PRESERVE** scene (& evidence!) ***DO NOT DISTURB*** the scene or allow access to the property prior to contact with MHAPCI.
- > **PROTECT** property from further damage.
- > **NOTIFY** MHAPCI of loss as soon as possible
- > **READ** MHAPCI's Claim Reporting and Handling Procedures.



LIABILITY INCIDENTS

- > **IS EVERYONE OK?** If not, get help!
- > **NOTIFY** MHAPCI of loss as soon as possible and contact authorities if you suspect a crime has been committed.
- > **SECURE** witness contact information immediately.
- > **DOCUMENT!** Take notes, secure surveillance video footage, and photograph.
- > **MAINTAIN** maintenance logs.
- > **READ** MHAPCI's Claim Reporting and Handling Procedures.

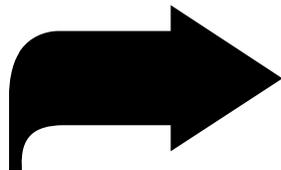


AUTO CLAIMS

- > **IS EVERYONE OK?** If not, get help!
- > **CONTACT** authorities.
- > **OBTAIN** name and address of each driver, passenger, and witness. Obtain insurance company information of other driver.
- > **DOCUMENT** - Take photos.
- > **NOTIFY** MHAPCI of loss as soon as possible.
- > **READ** MHAPCI's Claim Reporting and Handling Procedures.

**WE ARE YOUR
MEMBER-OWNED
INSURANCE COMPANY**

WE ARE HERE FOR YOU!



REPORT A CLAIM:

- >1. Website: mhapci.org OR mhapci.com
- >2. Email: claim@mhapci.com
- >3. Telephone: (636) 519-4094
- >4. Fax: (636) 530-6181



New Report Forms
on MHAPCI website!

Notices that *DO NOT*
require action ("incident reports")
should be clearly marked "REPORT ONLY"