How to file an insurance claim.



The situations that necessitate insurance claims – auto accidents, damage to your home, etc. – are stressful. Filing the claim doesn't have to be. Just follow the steps below, and if you have any questions, don't hesitate to contact your Patriot agent (or call Patriot Insurance directly). We're standing by to help.

Filing a claim for auto damage

If you or the other driver are injured in any way, getting medical attention is the first priority. Assuming you and the other driver are okay, here are your next steps:

Step 1: Contact the police from the scene of the accident. The police will record the details of the incident and give you a report. Do not discuss the accident with anyone other than the police or your claims adjuster. Also, do not admit fault when discussing the accident. This subjective information may interfere with the police investigation, and if the other driver is hostile, could lead to unnecessary conflict.

If the accident occurs on private property and the police won't respond, getting the information in Step 2 below is especially important.

Step 2: Get information from the other driver(s).

If possible, obtain as much of the following information as you can from the other driver:

- Name and address
- Phone number
- Insurance company and policy number

- Vehicle make, model and year
- Vehicle registration information
- License plate number

Step 3: Take photos.

If possible, get photos of the accident scene, as well as several angles of the damage to your car and the damage to the other driver's car. This is an easy way to record the other vehicle's make, model and license plate number too. Also take a few photos of the surrounding area (such as nearby street signs) to help you remember details later.

Step 4: File your claim.

If you have Patriot Insurance, there are three ways you can file a claim:

- Call your local, independent agent
- Call Patriot Insurance at 866-460-1776
- File your claim online

Calling your agent or another representative of your insurance company is a good idea even if you plan to file your claim online. In a stressful situation, it's easy to forget some of the steps above. Your agent can talk you through what to do next and make sure nothing has been missed.

Filing a homeowners or business insurance claim

Step 1: Document the damage.

Before you make any efforts to clean up or repair the damage to your home or business, quickly take photos to document the incident. For instance, if a tree falls on your home's roof in a storm, take photos of the tree and roof before you have the tree removed. Or if a pipe bursts in your business office, get photos of the water and any damaged items (furniture, equipment, flooring, etc.) before you begin cleanup.

Once this is done, immediately take steps to prevent any further damage. If appropriate measures aren't taken and further damage occurs, it may negate your claim (for instance, if standing water is not removed and mold damage occurs as a result).

Step 2: File your claim.

With Patriot Insurance, you can file your claim online, but it's still a good idea to call your independent insurance agent or Patriot Insurance directly at 866-460-1776. It's often easier to give the full story of the incident in a conversation. Whichever way you choose to file, having your policy number and agent information on hand will simplify the process.

If the claim is the result of a crime (such as theft or vandalism), you should also call the police and file a report.

Other Insurance Claims

For other types of insurance claims, the basic procedure is the same: First, gather information and document your loss, and then contact your insurance agent.

Claims at Patriot Insurance

At Patriot, we pride ourselves on the speedy and courteous response of our claims adjusters. We regularly meet or exceed our 95% customer satisfaction goal for our claims service. When you have a loss, call us immediately for guidance in filing your claim. We’re always standing by to help you.