

WHAT TO DO IF - YOU HAVE A CLAIM?

Q. I've been in an accident – what now?

A. Start by reporting your claim to our office. We need to know:

- When the accident occurred
- Where the accident occurred (be as specific as possible)
- How the accident happened
- What kind of vehicle or vehicles were involved (including the year, make, and model)
- A description of the damage on each vehicle
- The names and contact information of people involved in the accident
- The extent of any injuries to people involved in the accident
- The names and contact information of anyone who witnessed the accident
- The name of the law enforcement agency that responded and the police report number, if police were contacted



Q. I have damage to my property – what now?

A. Start by reporting your claim to our office. We need to know:

- When the incident occurred.
- A general description of what happened.
- The location of the damaged property and what was damaged.
- The condition of the home and if it is still livable.
- If temporary repairs are needed.
- If the fire or police department was contacted, which department responded and any report number. Your contact information and the best time to reach you



Q. Do I need to protect my home from further damage?

A. Yes, once it is safe to do so, it is your responsibility to protect your property from further damage.

- Arrange for reasonable temporary repairs such as boarding up broken windows, covering the roof, and removing debris.
- Keep a list of any temporary repairs you make to document the damage, and make sure to save your receipts.
- If possible, place damaged items in a secure area where they can be inspected. If you are unsure about an item, include it with the damaged property.
- If you have fire or smoke damage, do not try to clean the damaged items. Sometimes cleaning things without the proper equipment can cause more damage. It is recommended you contact a Restoration Company to assist with cleaning.

Contact us if you have any further questions at 559-733-1181 / 800-828-3795
For claims that happen after hours or on the weekend call Jayne at 559-731-5047
or email at ClaimsTeam@bminc.com.

Download our BMI Smartphone Application

Document and report your claim via our app in iTunes or Google Play

