



Commercial Automobile Claim Checklist

When an accident or injury occurs Do Not Admit Liability or agree to pay for damages.

Obtain information on other driver or property owner including description of vehicle or property damaged, contact information & insurance information

Contact police and paramedics if appropriate

If an employee is injured in an accident remember to file a Workers Compensation claim for the employee's injury

Take independent witness statements including contact information

Take written statements from any employees that may have been involved

Take pictures of the damage to all vehicles and/or property if possible

Provide all documents you have regarding this incident to your insurance agent & adjuster including accident investigation, pictures, witness statements, employee statements, etc.

Report the accident immediately to your insurance agent, TCG, at 615-383-9761

If you are served with a legal summons/lawsuit provide a copy of the lawsuit to agent and adjuster immediately

The claims adjuster will work directly with the claimant or his/her attorney; you should not interact with the claimant yourself

If this is a TN accident you must file the Owner Operator Form with the State of TN within 20 days of the accident if the damage to either party may exceed \$400 or if there is injury or death involved with the accident. For states other than TN, check with your agent or local DMV to determine if there is a similar form to be filed in that particular state. Failure to do so could result in stiff penalties including the loss of license

Once you have reported the claim to TCG then expect to be contacted by the claims adjuster within 48 hours

If there is any reason that you need to be contacted immediately, please let us know

Contact TCG claims department at 615-383-9761 for any questions