

# After a Claim, Save All the Pieces

Once you have submitted a claim, it is important that you've documented the scene, events and circumstances related to the claim. In addition to gathering all relevant information, you should share a copy with your claims team and keep everything in your records. Why is this important?

**It may help determine the cause of the accident and could help answer questions about the incident that led to the claim.** For example, “Was it a high-temperature switch failure on a fryer that caused the fire?” or “Was it a bone in a chicken nugget or a gristle in a sausage patty that broke the customer's tooth?”

**We may be able to prevent similar accidents in your store, or others, if we have access to the details of the claim incident and can identify the underlying causes.** If we learned from your incident that we had a specific malfunction or a product failure, we could prevent future claims by testing the high-temperature switch to make sure it functions properly or by identifying vendors who may deliver an inferior product.

**We can trace the accident back to the responsible party.** With the proper documentation and evidence from an actual claim event, we may be able to identify the manufacturer of the faulty part and seek acceptable replacement and/or identify the responsible party—i.e., manufacturer, supplier or distributor.

Being diligent with evidence gathering and retention after an accident will assist in a quicker and more complete recovery and keep premiums as low as possible. And, please do not discard any evidence without consulting your insurance carrier.

Should you have any questions or need further assistance, please visit our website, send an email or call us.

