



## Heffernan Insurance Brokers

The following is information that will expedite the processing and payment of claims and protect your rights under the policy.

### **Claims Reporting**

In the event of claim it is essential that prompt notice of loss be made to us as outlined in your Policyholder's Manual. New claims are reported via our website [www.InsureMyEquipment.com](http://www.InsureMyEquipment.com). Log On to your account's dashboard. Under "actions", click submit a claim.

### **Claims Documentation**

Documents and/or information that will be needed for proper evaluation of the claim are as follows:

- Fill out the "Inland Marine - Equipment Loss Notice" form with as much information and detail as you have available. Note: this form is accessed in our website, under "actions" → submit a claim after you've successfully logged on;
- Detailed list of equipment subject to claim: make, model, year, serial number;
- Original purchase or acquisition invoices or receipts/proofs of purchase (Owned Equipment);
- Replacement cost estimates, quotes or purchase orders (Owned Equipment);
- Certificate(s) of Insurance (Rented Equipment);
- Full copy of signed rental agreement or contract, front and reverse (Rented Equipment);
- If the loss involves theft, burglary, robbery or other illegal or criminal act, you are required to promptly report the matter to the police or pertinent law enforcement authority; Provide police report;
- If the loss involves forcible break in to a vehicle, submit photograph(s) illustrating the damage to the vehicle caused by the forced entry;

### **Additional Claims Information**

For additional help and useful information, please refer to the FAQ's and Policyholder's Manuals.

- Rented Equipment: refer to p. 14 of your Policyholder's Manual under "Filing a Claim".  
[www.insuremyequipment.com/Home/REF\\_FAQ/](http://www.insuremyequipment.com/Home/REF_FAQ/)
- Owned Equipment: refer to p. 18 of your Policyholder's Manual under "Filing a Claim".  
[www.insuremyequipment.com/Home/OEF\\_FAQ/](http://www.insuremyequipment.com/Home/OEF_FAQ/)

If the claim is transit-related i.e. loss or damage to equipment while in the care and custody of an air or motor carrier, written notice of claim should be filed immediately with the carrier as soon as loss or damage becomes known.

It is important to bear in mind unique circumstances may, at times, require additional documentation, activities or procedures. The insurance company adjuster might determine that further investigation is necessary to verify damages. If necessary, they will assign an adjuster/investigator to assist in determining the nature, cause and extent of loss or damage.

If you are unable to log on to your account's dashboard, or have any technical difficulties or questions concerning how to initiate a claim, please email our support staff at: [internetbusinessdivision@heffins.com](mailto:internetbusinessdivision@heffins.com)

**IMPORTANT:** In the event of loss or damage, you are obligated to safeguard the equipment and if practicable, take necessary steps to protect the equipment from further loss or damage. Failure to safeguard damaged goods or otherwise mitigate the loss may prejudice of your rights under the policy.