



POLICYHOLDER CLAIM PROCESS

Your claims process will vary to some degree by the type of loss you have reported. How long it takes to process your claim depends on several factors including how many parties are involved, the type of claim and the severity and/or complexity of the loss. In all cases, it is Merchants' goal to process your claim as quickly as possible and to help get your life back to normal.

Reporting a Claim:

To report a claim, you may:

- Contact your insurance agent directly;
- Call the appropriate Merchants' Claim Service Center listed below:
 - New York, Western Pennsylvania, Ohio or Michigan: 1-800-952-5246
 - New Jersey or Eastern Pennsylvania: 1-800-322-8608
 - New Hampshire, Massachusetts, Rhode Island, Vermont or Maine: 1-800-258-3574
 - All others: 1-800-952-5246

After normal business hours (8:00am – 7:00pm, Monday – Friday), please call our toll-free Emergency Claims Reporting number at 1-888-644-6680.

- Report your claim online through our website: www.merchantsgroup.com;
- Report your Personal Automobile claim by downloading the Merchants' Claim Reporting Smartphone App onto your iPhone or Android phone. Go to your phone's app store to begin.

Setting Up Your Claim:

Upon initial report of a claim, a Claim Service Representative will set up your claim in our claims' system. At that time, you will be given a file number. This file number is your personal number, and all correspondence and contact should reference this number for ease of identification. Our Claim Service Representative will then assign your claim directly to a Claim Representative. The Claim Representative will attempt to reach you for further details regarding your loss on the same day your loss is reported. If your claim is reported later in the day, the Claim Representative will contact you the morning of the following business day. If an answering machine is



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reached, a message will be left asking you to contact the Claim Representative at your earliest convenience.

If you have elected to file a claim online, you will receive an acknowledgement with confirmation of your claim number along with a copy of your claim submission. A Claim Representative will be assigned to your loss and will make contact with you within 24 hours.

The Claim Representative will review the information provided on your claim submission and will discuss the information further with you. If your claim is reported later in the day, the Claim Representative will contact you the morning of the following business day. If an answering machine is reached, a message will be left asking you to contact the Claim Representative at your earliest convenience.

The Claim Representative:

The Claim Representative will gather information and provide you with direction on how to proceed with your claim. Forms may be sent to you to complete and return. The Claim Representative's role is to guide you through the claim process, determine the applicable coverage, gather claim facts, determine liability and damages and resolve the claim as quickly as possible. Our Claim Representatives are specialists so you may have more than one Claim Representative assigned to your claim. For instance, if you are involved in an automobile accident and your vehicle is damaged and you also sustain a bodily injury, you will have both an Auto Physical Damage Claim Representative and a Personal Injury Protection Claim Representative assigned to your claim.

Tracking Your Claim:

You will be able to track the progress of your claim right on our website, www.merchantsgroup.com. There you will have real time access to the progress of your claim as well as access to documents we obtain during our investigation such as appraisals or police reports. If you wish to contact your claim representative, their phone number and a direct link to their e-mail is also provided.