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How do I know whether or not I should report a claim?

Please report all claims promptly. Prompt reporting allows us to process your claim more efficiently and to preserve facts and evidence that will help us to properly handle your claim.

Vehicle Claims:

When do I file an Automobile Claim?

If you are involved in an accident with another vehicle or your car has been damaged or stolen you should report the claim to Merchants as soon as possible.

When filing a claim through our online reporting system only active policies pertaining to your account will appear in the drop-down box when submitting your claim online.

When filing a **Personal Automobile** claim your policy number will begin with "PAP" and will be followed by a series of numbers.

When filing a **Commercial Automobile** claim your policy will either begin with "CAP", "GAR", "CMP", "BOP" or "MCA" and will be followed by a series of numbers. The preface is determined by the policy type.

Why was my vehicle determined to be a total loss?

- Damage to the vehicle is so severe that it cannot be repaired safely;
- The cost of repairs will be more than the value of the vehicle;
- State regulations may require that the vehicle be "totaled" if the damage is severe enough.

If the vehicle is determined to be a total loss, what must I do?

Your Claim Representative will advise you if your vehicle is determined to be a total loss after inspection by a licensed damage appraiser. If so, you will be asked to:

- Give Merchants approval to have the vehicle picked up.
- Remove your plates and any personal items from the vehicle as soon as possible.
- Send all keys to your Claim Representative.
- Contact your finance or leasing company (if applicable) and give them permission to discuss your claim with your Merchants' Representative.
- Provide your Claim Representative with the account number and contact information for your finance or leasing company.

- Complete certain forms or documents and send them to your Claim Representative.

Property Claims:

When do I file a Homeowner's or Commercial Property claim?

If a covered peril damages your home or business, you should report the claim to Merchants as soon as possible, for example if your home or business is damaged by fire, or your home or office is burglarized.

When filing any type of claim through our online reporting system only active policies pertaining to your account will appear in the drop-down box when submitting your claim online.

When filing a Homeowners Property claim your policy number will either begin with "HOP" (Personal Residence) or "DFA" (Rental Property) followed by a series of numbers.

When filing a Commercial Property claim your policy number will either begin with "BOP", "CFP" or "CMP", followed by a series of numbers. The preface is determined by the policy type.

What do I do if my home or personal property is damaged, or if someone is injured on my property?

- Call the appropriate emergency personnel immediately (police, fire, ambulance).
- Take reasonable steps to protect your property from further damage.
- Report the loss or incident to Merchants or your agent as soon as possible.
- Keep a record of any temporary repair costs you incur.

Common Liability Claim Types:

Bodily Injury Liability: Bodily Injury Liability covers you in the event that you cause an accident that hurts someone else. For example, it will cover medical costs of any physical injury incurred by passengers in your car and other cars after an accident for which you are found responsible. It also covers the legal costs that you may incur as a result of the accident.

Premise Liability: It is the legal responsibility of a landowner and occupiers of a property for injuries and accidents that occur on your property, for example, the slip and fall of a visitor which occurs on your property, injuring them.

Product Liability: It is the responsibility of a manufacturer or vendor of goods to compensate for injury caused by defective merchandise that it has provided by sale. When individuals are harmed by an unsafe product, they may have cause of action against the persons who designed, manufactured, sold or furnished that product.

Property Damage Liability: Property damage liability coverage pays for damages to a car and possessions of the injured party in an automobile accident that is your fault. This includes not only the labor and parts costs associated with the car repair, but also the replacement for valuables inside the car that was destroyed. In addition, if you were to strike a stationary object such as a neighbor's mailbox, or caused damage to landscaping, your Property Damage Liability coverage would respond.

Completed Operations Liability: Completed Operations Coverage provides the business owner with protection against liability due to property damage or bodily injury for a completed job. For example: You are a contractor and you build a house for a client. Several months later the roof falls down and causes injury to the client. During the course of the investigation it was discovered that you failed to properly attach roofing materials that caused the roof to collapse. You can be potentially held liable for the client's injuries if you are found to be at fault.

What is Workers' Compensation Insurance?

Workers' Compensation insurance is a form of insurance which provides wage replacement and medical benefits to employees injured in the course of employment. These claims are normally reported by the employers on behalf of their employees who are injured on the job. The questions being asked are mandatory questions that need to be completed. These questions are state specific questions, and we ask that you complete these questions to the best of your knowledge.

When filing a claim through our online reporting system only active policies pertaining to your account will appear in the drop-down box when submitting your claim online.

When filing a Workers' Compensation Claim your policy number will begin with "WCA" followed by a series of numbers.

Online Claim Reporting:

When I enter my claim, no active policy is displayed.

If this does occur we recommend you contact your agent or a Merchants' regional office to report your claim directly.

How long will I need to wait before a Claim Representative from Merchants will contact me to discuss my claim further?

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

What happens if my claim is submitted with the incorrect policy number?

Our Customer Service Department will review each submission closely and will correct the policy number if needed.

Smartphone Claim Reporting:

How do I download the app to my phone?

Go to your smartphone's app store and search for the Merchants claim reporting app.

General Claims Questions:

What is the difference between a claim and a suffix?

The claim involves all aspects of a loss. A “suffix” is established for each portion of that claim. For instance, you report a claim from an automobile accident in which you are the at fault party. You caused damage to your vehicle, damage to the other vehicle, and bodily injuries to two people in the other vehicle. A base claim number would be established for the claim (i.e. PA000000). A suffix is the two-digit number that follows the base number (i.e. PA000000-01). A separate suffix would be established for each aspect of the claim, for example, damage to your vehicle (PA000000-01), and your bodily injury claim (PA000000-02).


Why can't I see certain information about my claim?

Certain information is protected by privacy laws and cannot be displayed. We ensure your privacy as well as the privacy of others involved in your claim.

If I am not at fault for a loss, how do I get my deductible reimbursed?

If you have suffered a loss and Merchants has paid you for your damages less your deductible, we will pursue recovery of your deductible for you from the responsible party. Merchants will reimburse you your full deductible, or the proportionate share of your deductible based on the amount recovered.

Is this website secure?

Yes, our website is secure. Only *you* can access *your* claim information on this site based on your personal login. You can identify that the page is secure by the “lock” icon  as well as the word “secure” in the https address field.