



utah  
**govops**

UTAH DEPARTMENT OF GOVERNMENT OPERATIONS

# How to Report a Claim



division of  
**Risk  
Management**

# What to do when you discover damages?

First: **stop further damage-** but DON'T risk your safety. (e.g. turn off water, put out the fire).

Second: submit a claim to Risk Management.



# Property Damage Claims

- ▶ If you do not address a property damage and mitigate the damage, then it will grow into a bigger problem.
- ▶ If you are dealing with a significant property claim, **call Risk Management as soon as possible** so we can help you navigate the process.



# Should I file a claim?

Before you file a claim, consider whether the damage exceeds your deductible.

- Auto deductible: \$1,500
- Property deductible: \$5,000\*
- Liability deductible: \$0

\* Some organizations have a larger property deductible. Please check with Risk Management if you are unsure.



# How long do I have to file a claim?

- Property Claims: 60 Days
- Liability and Auto Claims: As soon as possible upon learning of the claim



# What information is required to file a claim?

- ▷ Who is involved?
- ▷ What happened?
- ▷ When did it happen?
- ▷ Where did it happen?
- ▷ How did it occur?
- ▷ Why did it occur?



- ▷ **Auto claims** – Your vehicle's VIN, the police report, all other parties' information.
- ▷ **Any videos/pictures of the loss. Please save these as soon as possible.**
- ▷ Any receipts for claims related repairs or medical bills.



# Did your organization:

Have a  
Claim?



Receive a  
claim against  
you?



**Notify State Risk Management**

801-957-7170 [riskclaims@utah.gov](mailto:riskclaims@utah.gov)

Auto claims reporting - [HERE](#)



# Insurance Adjuster Assigned

- ▷ The adjuster will take the claim information and will start investigating
- ▷ Please remember that this is an official investigation.
- ▷ The adjuster will verify the information presented in the claim. They may ask for your assistance.
  - Please only assist as requested by the adjuster.
- ▷ Do NOT discard any evidence until the adjuster tells you that you can discard them.



# Notify State Risk Management



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Auto claims reporting - [HERE](#)



Thank you!