



SARM Claims 101

The Claims Process for the SARM Insurance
Program

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MIDWEST
CLAIMS SERVICES

You have a
loss, what
should you
do?

- For an Equipment loss:
 - Obtain a written incident report form from the operator. Ensure all details including witnesses information is provided.
 - Obtain photographs of the scene.
 - Report incident to the police, if required, and obtain police file information.
 - Arrange transportation to have unit transported to nearest repair firm
 - If the damages are extensive, gather service records to assist in the valuation process.
 - Report the loss to SARM using the Claim Incident Report Form. Provide the above information at the time of reporting.



For a Property Loss (buildings or contents)

- Obtain photographs of the damage.
- Complete temporary repairs to prevent further damage.
- Document details of what occurred ie vehicle impact, theft, vandalism
- If tools or contents are involved, start making a list of the items affected.
- Report to the police if required.
- Report the loss to SARM using the Claim Incident Report Form. Provide the above information at the time of reporting.





For a Liability Loss

- DO NOT ACCEPT RESPONSIBILITY!!!!
- Provide the person making the claim with a claim report form and ask that it be completed and submitted as quickly as possible.
- Document information that the RM is aware of regarding the allegations from the RM perspective, the 5 Ws.
- Take photos of the scene, if possible.
- If a demand letter or statement of claim is received, forward that to SARM immediately.
- Report the loss to SARM using the Claim Incident Report Form. Provide the above information at the time of reporting.



HAVE HOPE,
BE STRONG,
AND FIGHT HARD.
YOU WILL GET THE
BEST OF IT.
DON'T GIVE UP.



Midwest Claims Services Role

- We are here to facilitate the claims process between you and SARM and to try to ensure a smooth process and positive experience.
 - We review the circumstances of the loss to determine if coverage exists for the loss.
 - We determine the scope of damages for a property loss.
 - We review and approve repair estimates, cost control function for SARM.
 - We report the details of the loss to SARM.
 - As the repair costs are all initially paid for by the RM, we prepare the reimbursement request and provide same to SARM.
 - We pursue recovery for SARM against responsible third parties.
 - We provide a loss prevention function for SARM.

Your role to ensure a smooth claim experience



- Ensure your building and equipment schedule is accurate!

- Ensure your building and equipment values are accurate!

- Provide all requested information by Midwest Claims in a timely manner.

The image features a dark grey background with three overlapping blue circles. A white horizontal band is positioned across the middle of the circles. The text "Any questions?" is centered within this white band.

Any questions?