



Claims Point[®]

RSA[®] INSURANCE

Keys to making a great claim

Have you tried RSA Claims Point[™] yet? It's our online portal for property and auto claims. With claim numbers assigned immediately, straightforward questions and pre-loaded policy information, RSA Claims Point[™] is the fastest way for you and your clients to resolve a claim.

But the portal only saves you time if the claims information is complete. If not, our adjusters will need to follow up with you and your client to process the claim. We've put together these tips to help you get the most out of RSA Claims Point[™]—and to get your clients on track with as little inconvenience as possible.

Tips for property claims

No two property claims are identical, so it's important to be as detailed as possible when you're submitting one on behalf of your clients. Here are some key items to keep in mind when you're filling out a property claim.



- ✓ When starting a new claim, you will be presented with both the date-of-loss and time-of-loss fields. Select the correct date and time from the drop-down menus. If unsure of the exact time of loss, simply make an estimate. (This is particularly important when the claim is related to a catastrophic event.)
- ✓ For the cause of the loss, provide as many details about the incident as you can. For example, for a water claim, you'll need to be specific about the type of damage (burst pipe, leaking toilet, ceiling stain, sewer back-up with a foot of water, etc.), the time it occurred and how the incident progressed.
- ✓ Specify the damages to the property as much as possible. Some items to cover include the number of rooms and storeys affected, whether the interior or exterior was damaged, the amount of contents affected, and the kind of damages incurred (broken, burned, flooded, etc.).
- ✓ Be sure to include whether the property is habitable or not.
- ✓ Confirm contact information—names, titles, phone numbers, email addresses, etc.—and include any other pertinent details of professionals who have attended to the home, such as contractors, plumbers, etc.
- ✓ When submitting a Commercial Insurance claim, please attach the declaration page as a supporting document. Once we receive the declaration page, we can begin processing the claim immediately.

Tips for auto claims

There are a handful of small but necessary items to include in every auto claim before we can begin reviewing it. By following these tips, you can complete a claim that can go straight to our adjusters.



- ✓ When inputting the loss details, be sure to fully explain what happened in the incident. Road accidents will tend to need more details than simpler claims, such as those involving parking lots or stationary vehicles.
- ✓ Be sure to select the correct loss cause and sub cause fields. Once the loss cause has been selected, a list of different sub causes will appear.
- ✓ When starting a new claim, you will be presented with both the date of loss and time of loss fields. Select the correct date and time from the drop-down menus. If unsure of the exact time of loss, simply make an estimate.
- ✓ Be specific about where the loss occurred. An address or intersection will be much more useful than just a city name.
- ✓ In the "Vehicles" section, include as many details as possible about the insured vehicle and any damages, such as driver info, the point of impact, whether the vehicle is still drivable, whether the vehicle needed towing, where it was towed to, whether it is already in the repair shop, etc. This information helps us triage responses efficiently.
- ✓ Passenger information is crucial. Include the number of people involved in the accident, as well as details about whether anyone was injured and the extent of any injuries sustained. Medical reports can be appended in the "Supporting Information" section.
- ✓ Include information about any necessary vehicle rentals, such as whether the policyholder needs one immediately or already has one, the name of the rental company used, the kind of vehicle, when it was rented, whether the rental is still in use, etc.
- ✓ If a police report was filed, include the case number and any other pertinent details, so our adjusters can access police databases to track down other supporting information.
- ✓ Use the "Supporting Information" section to upload relevant documents and images, such as photos of damages, police reports, accident locations, etc.
- ✓ If the vehicle requires repairs, include pertinent details on the repair shop, any car rentals required, towing information, etc. Encourage the insured to take the vehicle to an RSA Guarantee Repair Facilities—a list of these businesses will appear in Claims Point.

Inputting third-party information

If an auto loss involves another vehicle (or a “third-party” vehicle), you’ll have to add relevant information to your submission. In the “Vehicles” section of the claim, scroll to the bottom of the page and select the “Add another vehicle” option.

Upon selection, you will be prompted to add information about the third-party vehicle (make, year, model, colour, licence plate, damages, first point of contact), driver (name, contact info, driver’s licence) and passengers (names, contact information). Be sure not to skip the “Other carrier involvement” section, as this is where all information about the other vehicle’s insurer needs to be included.

Want to learn more about RSA Claims Point™?
Check out the resources available at rsabroker.ca/claimspoint.

