

# INSURANCE CLAIM REPORT

Please print legibly ; Instructions on reverse side.

Claim # \_\_\_\_\_

Date & Time of Accident \_\_\_\_\_

Today's Date \_\_\_\_\_

Name : \_\_\_\_\_

Phone # : \_\_\_\_\_

E-Mail : \_\_\_\_\_

Fax # : \_\_\_\_\_

Address : \_\_\_\_\_

Were the Police called : **YES**      **NO**      Report # if Known : \_\_\_\_\_

Specific Location of Accident : \_\_\_\_\_

\_\_\_\_\_

Description of Accident : \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Name, Address & Phone # and Injury of Person(s) Injured : \_\_\_\_\_

\_\_\_\_\_

Description of Property Damage : \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Repair/Cost estimate (if available) : \_\_\_\_\_

Town Dept. Involved : \_\_\_\_\_

Town Employee Involved : \_\_\_\_\_

Town Vehicles Involved : \_\_\_\_\_

Name, Address, & Phone numbers of Witness(s) : \_\_\_\_\_

\_\_\_\_\_

Signature : \_\_\_\_\_

Date : \_\_\_\_\_

Return to Safety Dept, 400 Main Street. Att: Jerry Gay, 431-2720 / Fax 431-2722 / [purchasing@ridgefieldct.org](mailto:purchasing@ridgefieldct.org)



## **Guidelines (instructions) for filling out Claim Form**

1. Please give the date the accident or damage occurred. Include time of day if possible.
2. Please give all the contact information for the person making the claim. Name, Address and Phone are a must. Let us know how you like to be contacted. Give us a work number if that is okay to call you there.
3. Let us know if the police were called. We can get the Police report directly from the Police.
4. Let us know where the accident or damage occurred. If at your house, what part of your house. Be as specific as you can. If you have just the name of the road, that's okay
5. Describe what happened to cause the damage. Include why you feel the Town is at fault. What did we do that caused the damage or What didn't we do that could have prevented the damage? Include any notice that you may have given the Town that a problem was developing. Let us know whom you may have talked to prior to the damage actually occurring. Attach additional info as needed.
6. Let us know who was injured (if anyone) and how we can contact them. Let us know the nature of their injuries, if possible.
7. Let us know what property was damaged. Again be as specific as you can without writing a book.
8. Let us know any repair or cost estimates if you have them. You can attach copies of written estimates or invoices. This can also be answered at a later date. We understand you may not have anything yet.
9. Let us know if any Town Employees or Vehicles were involved with the incident. Even if you just called or talked to someone about the incident either prior to it happening or after it happened.
10. Let us know any witness that could give us information
11. Please sign and date

Return to :

Town Safety Director : Jerry Gay  
400 Main Street  
Ridgefield, CT 06877  
  
203-431-2720 Phone  
203-431-2722 Fax  
[purchasing@ridgefieldct.org](mailto:purchasing@ridgefieldct.org) - E-Mail

You may mail, fax, E-mail, or hand deliver your claim. The Safety Director is located in the Finance Department on the second floor of Town Hall at 400 Main Street.

After I receive your claim I will forward a copy of everything to our insurance agent. They will in turn contact the appropriate insurance carriers depending upon the type of claim. The carrier will then assign an agent and perform an investigation and make a determination to pay or not to pay. You may certainly provide additional information at any time and may rebut the reasons for a denial. A letter of explanation will be sent to you for partial payment or denial. Some small claims may be investigated internally.

## **Additional Information in making a claim**

In general, You will need to show why the Town of Ridgefield is at fault for the incident. We are only responsible for those area's we maintain or can control. This means all incidents that occur on a State highway (Main Street, West Lane, Rt102, 33, 35 ect..) will need to go thru the State of Connecticut. Also be aware that there are notice requirements for many things. This generally means we have to be aware that there is a problem before we can fix it. Until we know a problem needs to be corrected, we generally are not responsible for any incidents that arise from it. After we have been informed of a problem the law gives us a "Reasonable" time to correct the problem. The time limit is not defined exactly. It depends on what has to be fixed and the conditions and factors involved at the time.

Potholes are a common claim. We have to be aware that the pothole is actually there, before we can fill it in. We find out about potholes in a variety of ways. The Police, Public Works and Parks & Recreation trucks are all instructed to call them in as soon as they see one. The general public is another source. All calls are logged in at the Public Works (431-2748) garage. Many times the potholes develop quickly from overnight storms. If someone hits the pothole and we either didn't know about it at all or just found out but haven't had time to fix it, then we will not be responsible for the damage. This is called constructive notice. The Town usually fixes all known potholes within 24hrs of notice. Another defense for the Town is that the Pothole must be the "sole proximate" cause of the damage. This means that the pothole is the ONLY reason for the damage. Usually this comes up with how fast someone was going. We look at the amount of damage and relate that to the speed limit and see if it is reasonable. Many times, (not always) if the speed limit was being obeyed, then you could have stopped before even entering the pothole and if not then the damage would have been very minor, if at all. Most Pothole claims do not get past the constructive notice rule. The Town has an excellent record of fixing all known potholes within 24 hrs.

Mailboxes are another common claim. One of our trucks has to actually hit the box or post with the plow for the Town to be at fault. Many times it is the weight of the snow/slush that knocks down the post or causes the damage. The Trucks must keep up a certain speed to throw the snow clear of the road. Even at 25 mph, the wet slushy snow can produce tremendous pressures upon impact. You will need to show some evidence that we actually hit the post or box. Please show evidence of why you feel the plow actually hit your box as apposed to the snow pushing it over. Include specific times it happened (if possible) and descriptions of the Truck & Plate number (if possible). In addition there are specific regulations regarding the placement of your mailbox (see diagram of mailbox placement). If your mailbox does not satisfy these regulations, the Town cannot be held liable. In the event of damage, call the Public Works department at 431-2748 and a supervisor will most likely come out to inspect it as soon as their duties allow.

Tree work on the roads is another area. The Utility companies (Northeast Power, ect.) will hirer a contractor to perform work. Any damages from the work would go to the individual contractor and/or Northeast Utilities. The Town would not be responsible for third party contactors. This will usually also be true when we hirer a tree company to perform work on our behalf. The company files a certificate of insurance with us to do the work and they are then responsible for any damages that they may cause. Again the Town would not be responsible. We did not actually perform the work or cause the damage ourselves.

Of course your claim may have nothing to do with any of the examples given above. However the idea of "Why is the Town responsible for the damage?" is valid for all claims. Just put down in plain language why you feel the Town should be responsible for your claim.

Your claim is unique to you and we process all claims equally. I give the above explanations only to assist you in making sure you include all pertinent information for your claim and to help you understand why a denial may be given to your claim. Please contact me, Jerry Gay, if you have any concerns or questions at 203-431-2720 or at [purchasing@ridgefieldct.org](mailto:purchasing@ridgefieldct.org).