

Auto Insurance – Claim Reporting

IMPORTANT: All motor vehicle claims must be reported to the Chapman University Risk Management Office. The University uses an online Incident Reporting form that can be found at this <u>link</u>.

In the event that you cannot login to the above site to enter your report, please email details to <u>risk@chapman.edu</u>. If you have a Chapman University login, you will be able to access the online form. It's important to provide details on the incident. For more information on what to report, please visit our Incident/Accident Reporting Policy and Procedure at this <u>link</u>.

The University is insured with Hartford Insurance Company for liability and physical damage claims. We retain the first \$1,000 of any claim.

If the claim involves only minor glass damage, often that damage can be repaired as an alternative to replacing the windshield. Hartford Insurance waives the deductible <u>only</u> if the windshield can be repaired. Typically that can only be done under the below conditions, and only if you do not believe the damage to cause a safety hazard:

- The damage can fit under a dollar bill
- You have three chips or less
- The damage is not on the edge of the windshield
- The damage is not in your line of sight

If your damage would appear to meet the above criteria, you may call Lynx Services, Hartford's preferred vendor 24/7 at (877) 687-1279.

Another alternative for windshield glass replacement is Safelite Auto Glass. You may visit their website at <u>https://www.safelite.com/</u>. You can use their online form to get a price and schedule the job. Generally the glass replacement can be done at your location. As noted above, any repair costs under \$1,000 are the responsibility of the department.