

... continued.

Contact your local power company as soon as possible to alert them of the situation.

**Do you detect the smell associated with a natural gas leak?**

If you detect the smell associated with a natural gas leak, get yourself and everyone else away from the premises as quickly as possible.

Although natural gas does not have any odor, a distinctive smell similar to rotten eggs is added to help with the detection of a leak. Contact your natural gas provider as soon as possible to alert them of the situation.

**Check for broken water pipes**

If there are any broken water pipes, make sure the damaged supply line is shut off as quickly as possible. All properties have a main shut off valve and most have additional shut off valves for other sections of the home or business. If a pipe bursts, even a two minute delay can result in an additional thirty gallons of water spilled. Thirty gallons of water is similar to the amount of water in a full bathtub.

**Take all reasonable measures to protect the property from further damage**

This may include covering holes in the roof, walls, doors and windows with plastic or boards or extracting water. Be careful not to risk your own safety in making these temporary repairs. Beware of contractors encouraging you to spend too much money on temporary repairs.

**Retain all receipts associated with the loss**

Do not discard any receipts associated with the loss such as those associated with temporary repairs and additional living expenses. Do not discard any damaged property or begin permanent repairs without prior approval from your claims representative.

**Notify your local insurance agency or The IMT Group**

Notify your agent or The IMT Group at 1-800-274-3531 with details about the loss as soon as reasonably possible. Once we are notified of a covered loss, we will be there to assist you every step of the way.



**The IMT Group**

**What Next?**

Peace of mind knowing you are protected by The IMT Group.

***Be Worry Free with IMT***

Following are some tips, advice, and action steps you should take immediately after an insurance related loss to protect yourself, others involved in the loss, and your property from further injury or damage. Our goal is to remove the question mark from "What Next?"

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**Tel: (800) 274-3531**

## Motor Vehicle Accidents

The first moments after an automobile accident are upsetting to everyone involved. It is extremely important to remain calm so you respond appropriately. Following are some action steps for you to complete after the accident:

### **Assess the medical condition of all parties involved**

*If anyone needs medical assistance, you need to call 9-1-1 and request emergency medical responders right away.*

### **Keep a safe distance from traffic and roadways**

*In order to remain safe, you will likely want to move away from the vehicles and take reasonable steps to warn other motorists of potential hazards.*

### **Contact law enforcement and notify them of the accident**

*Often it is best to leave the vehicles in the position they were in immediately after the accident until law enforcement arrives.*

### **Exchange information with all involved parties and witnesses to the accident**

*The law enforcement agency will likely complete a report at a later date, but this information is needed by your insurance company as soon as possible.*

### **The information you will want to obtain includes:**

•Name, current address, and telephone contact information for the driver of the other vehicle. If the driver of the other vehicle is not the owner of

*the vehicle, you will also want to obtain the same information for the vehicle owner.*

•Insurance information for the owner and driver of the other vehicle. It may be helpful for you to simply ask to view the other person's Insurance Identification Card. Please document their insurance company, policy number, and insurance agency.

•Name, current address, and telephone contact information for any passengers in the other vehicle.

•Name, current address, and telephone contact information for any witnesses to the accident.

•The license plate number along with the make, model, and color of the other vehicle may be beneficial.

### **Take pictures of the damage**

*Take as many pictures as possible, and sketch a diagram of the accident.*

### **Disclose all relevant information to the investigating officer**

*Typically, it is not recommended to discuss the details of the accident with the other involved party.*

### **Notify your local insurance agency or The IMT Group**

*Notify your agent or The IMT Group at 1-800-274-3531 with details about the accident as soon as reasonably possible. Once we are notified of the accident, we will be there to assist you every step of the way!*

## Homeowners/Business Property Losses

Severe storms and other unexpected events that cause damage to your home or business are always stressful. It is extremely important to remain calm so you respond appropriately:

### **Assess the medical condition of all parties involved**

*If anyone has sustained a serious injury requiring medical assistance, you need to call 9-1-1 and request emergency medical responders right away.*

### **Stay at least 10 feet away from any downed power line**

*Never assume a downed power line is safe to approach. Secure the area around the downed power line so others are kept a safe distance away.*

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## The IMT Group

4445 Corporate Drive  
West Des Moines, IA 50266

**Phone:** 800.274.3531

**Fax:** 800.289.4392

[www.imtins.com](http://www.imtins.com)