


# LESSONS LEARNED FROM LOSSES

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Let's get back to the basics:

- ∞ Why is taking pictures such a cool thing to do? 
- Having pictures of all items damaged can help document and prove your loss. Without those pictures, your claim may be denied. This mainly involves items that are to be discarded due to being damaged, but could involve vehicle damages where repairs have been completed prior to reporting the claim.
- Taking pictures of damaged items also assists with securing subrogation reimbursement from carriers. We have recently experienced issues with several carriers where they deny our subrogation effort since we cannot provide them with color pictures of the damages.
- Taking a picture of the scene of a trip and fall or an accident scene as soon as possible after it happened can lock that location in time. These areas can change with time, such as foliage that looks different in the spring versus the winter, or a pothole or raised piece of sidewalk that changes with time.

**DID YOU KNOW?** The number of cell phones in use in the United States exceeds the number of people in the United States. Therefore, almost everyone has one on them at all times and they all have cameras. These pictures can be emailed to the Qual-Lynx adjuster.



## ***OTHER THINGS TO KEEP IN MIND***

- Make sure police, fire and DPW personnel are looking for and reporting dangerous conditions as they travel around the municipality.
- Want to prevent slip and falls? Check out the Safety section at [njmel.org](http://njmel.org).

## ***COMING NEXT MONTH***

### QUICK REPORTING OF CLAIM\$:

How does it benefit my town?

How does it benefit the JIF?

Municipal  
Joint  
Insurance  
Fund  
South Jersey Communities Securing Their Future

 **QUAL-LYNX**  
LINKING YOU TO QUALITY CLAIM SERVICES  
[Qual-lynx.com](http://Qual-lynx.com)