

Frequently Asked Questions – Claims: Agents



1. How can losses be reported to Merchants?

Losses can be reported to Merchants via regular mail, fax, telephone, email (see appropriate address below), through the “Claim Inquiry” link on our website or by our online claim reporting function. Personal Auto claimants can also use our smartphone app for iPhone or Android systems. If policyholders wish to use the smartphone app, they simply need to go to their smartphone’s app store and search for the Merchants’ claim reporting app.

Please note the following contact information for our states:

Michigan, New York, Ohio and Western Pennsylvania:

Phone: 800-952-5246

Fax: 800-235-6304

E-mail: Centralclaims@merchantsgroup.com

Maine, Massachusetts, New Hampshire, Rhode Island and Vermont:

Phone: 800-258-3574

Fax: 716-849-3371

E-mail: Newenglandclaims@merchantsgroup.com

New Jersey and Eastern Pennsylvania:

Phone: 800-322-8608

Fax: 856-778-8290

E-mail: Midlanticclaims@merchantsgroup.com

Workers’ Compensation claims have different reporting forms and procedures by state so those claims should be faxed, mailed, e-mailed or called in. Please contact your regional claim office (listed above) for further information.

To report a Cyber Liability claim, call 1-800-952-5246 during business hours (8:00 a.m. to 5:00 p.m. EST, Monday through Friday). You can also fax us at 1-800-235-6304, or email us at Centralclaims@merchantsgroup.com To report a Cyber Liability claim after business hours, call Merchants at 1-888-644-6680.

2. How do I access claim detail information from the website?

When in “Transaction History” or “Claim Inquiry”, click on the arrow at the left of the row to see more detailed information.

3. What does underlined data on the website mean?

You can hover the mouse over any underlined data for more detailed information.

4. When do I get Claim Notifications?

- Any newly established claim
- Any time a claim suffix is added
- Any reserve change in excess of \$10,000
- Any time there is a change in the handling adjuster

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- Any time an insured vehicle is determined to be a total loss
- Any time a claim file is transferred to the subrogation unit for recovery
- Any time that a claim, and all associated suffixes, are closed

You can also update and designate which personnel in your agency receive the notices. Sign up for “Claims Acknowledgment” in our Email Subscription Database. Alternatively, you can obtain access to all claims notifications by simply signing on to the Merchants password protected website and clicking on “Claims Inquiry” and then choosing “Claims Notifications” from the drop down box. Your agency’s notifications will be displayed at the touch of a button.

5. Why can't I open some e-mails from Merchants?

Merchants has partnered with Zix Corporation, a leader in email encryption services, to provide a further measure of security for you and our clients. Merchants is required by law to protect the proprietary information of our customers.

All emails from Merchants are automatically scanned for personal data such as Social Security numbers, driver’s license numbers, sensitive financial or medical information, etc. If any personally identifying data is discovered, the email and attachments will be automatically encrypted. This software allows us to keep customers’ information secure while not compromising the data you need.

Unless you are already a Zix customer, you will need to create an account and password to open any encrypted email. You will only need to set up the account the first time. The following link <http://web1.zixmail.net/s/login?b=merchantsgroup> allows you to establish your user ID and password (please see the first time user’s alert). If you are a current Zix customer, you will not notice any difference in inbound Merchants’ emails. Simply click on the hyperlink within the email, and then enter your username and password when prompted to do so.

6. How are auto glass losses handled?

Our glass vendor partner is Safelite Solutions. They can handle all personal and commercial auto glass claims as well as dwelling/building glass losses. Simply call the toll free number assigned to Merchants at 1-877-446-0431 and they will guide you through the process.

7. What is the Roadside Assistance Program?

The Roadside Assistance Program is administered by Merchants’ Personal Lines Underwriting Department. Any questions or concerns should be addressed to Kathy Kosciolk, Personal Lines Underwriting, at 1-800-462-1077, ext. 3025, or Pam Whitmore, Personal Lines Underwriting, at 1-800-462-1077, ext. 3234. This program is an enhancement to your insured’s personal automobile insurance policy and is available 24 hours a day, 7 days a week. The program is only available in New York. This program provides roadside assistance including towing, battery jump, flat tire, fuel, oil, fluid or water delivery or lockout assistance. To use this program, insureds should call 1-866-328-5771. Assistance obtained through any source other than this program is not covered and is not reimbursable.

8. What is Cyber Liability coverage and why do my policyholders need it?

Cyber Liability is an optional coverage for Commercial Lines policies. It provides comprehensive data security and privacy coverage that address both first party losses and third party liability claims, expert claims handling and breach response services in the event of a suspected breach, and a risk management website

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which provides information, guidelines and tools to help mitigate risk before a breach occurs.

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