



# Fundamental Claims Success Story

## BACKGROUND

In the summer of 2020, our claims manager was contacted late in the evening with the news that an insured was involved in a terrible accident. One of the policyholder's drivers became distracted and crossed a train track just as a national railroad passenger line was crossing. There were numerous injured train passengers, as well as significant damage to both the passenger train and truck and trailer.

## SERVICE

The claims manager acted quickly and was able to get an independent adjuster onsite within one hour to assess the situation. The emergency response efforts helped ease the anxiety of those involved, allowed for all pertinent details to be gathered promptly and aided in an expedited claims process. The immediate attention to the accident proved to be a significant factor in resolving the matter for all involved parties.

## RESULTS

Within four months of the accident, the majority of the claims were handled. Despite damage to both the locomotive and sleeper car, the Fundamental Underwriters team was able to settle early with the national railroad passenger line. Additionally, the eight injured passengers settled their claims without the involvement of attorneys. Both of these efforts saved the insured a great deal of time and money.

In what generally would have been a long and expensive process, Fundamental Underwriters' emergency response made this incident much more manageable for the policyholder. The outcome was the product of a wonderful collaboration among all parties involved.

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