



*Insurance
Adjusters*

September 17, 2021



BULLETIN

A-One Commercial Insurance Risk Retention Group, Inc.

Transportation Trip Logs

Southland Claims Service, Inc., A-One Commercial Insurance Risk Retention Group, Inc.'s contracted claims department, will periodically produce bulletins to alert agents and insurers to claim situations that often lead to difficulties and misunderstandings for insureds, concerning the responsibilities of insured and insurer.

A recent situation has brought up the need to remind all insureds to maintain proper transportation trip logs.

An insured was accused of having an accident when none of the insured's vehicles were even in the state.

To allow us to decline the claim, we asked for logs and were advised that since the insured operates as a daily delivery company, no logs are required.

If that is your situation, please maintain Bills of Ladings, shipping contracts, or other sources demonstrating starting points, destination, and times.

It is suggested that, like the IRS, these records be retained for at least five (5) years.

We do not ever want to pay a claim where you as an insured have no responsibility for any damages presented.