

LIABILITY CLAIM PROCEDURE FOR VEHICLE DAMAGE

STEPS TO FILING A CLAIM:

1. When the accident occurs, or as soon as possible thereafter, the claimant should contact the Laurel Police Department at 317 South Magnolia Street, Laurel MS, 39440, to file either an on-site police report or a delayed accident report. The claimant must provide a valid driver's license, proof of insurance, their address and telephone number, the exact location of the anomaly that caused the damage, their direction of travel and rate of speed when the accident occurred.
2. The claimant should get two quotes from providers to demonstrate the anticipated cost of repairs.
3. The claimant should download and complete the City's Liability Claim form.
4. The claimant should submit a copy of the police report, the quotes from providers, and the completed liability claim form to the Safety Coordinator, located in the Human Resources Department on the 3rd floor of the Laurel City Hall.
5. The safety coordinator will be required to take photos of the damages and of the anomaly reported.
6. If the safety coordinator finds that the city may be liable for the damages, the safety coordinator will submit the claim to the city's liability company, Mississippi Municipal Service Company. However, if the safety coordinator finds that a third-party company is responsible for the damages, the safety coordinator will refer the claimant to the third-party for resolution. If the third-party company denies the claim, the claimant may bring a copy of their denial along with a letter to explain why the claimant believes that the damages were caused by actions taken or not taken by the City of Laurel. The safety coordinator will send the updated information to the city's liability company for review.
7. If the liability company approves payment of the claim, the Mississippi Municipal Service Company will issue a check for the damages. In order to receive the check, the claimant must sign a release form and have it notarized.

The City is unable to directly compensate claimants, all claims must be submitted to and paid by the liability company.

Please note Low-Profile Tire Exception:

Vehicles that feature low-profile tires are not eligible to file a claim for damages caused to their vehicles. Low-profile tires are considered modified tires and are not covered when damaged even if the current owner of the vehicle did not select the tires. A "low-profile" tire is a tire that has an especially short sidewall height, that is the amount of rubber between the outside edge of the wheel or rim and the road.



City of Laurel

LIABILITY CLAIM FORM FOR VEHICLE DAMAGE

401 N 5th AVE LAUREL, MISSISSIPPI 39440

Date: _____

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Cell Phone: _____

Date of Incident: _____ Time of Incident: _____

Location of Incident: _____

Department Involved: _____ Equipment Operator: _____

Description of Incident/Damage:

Make of Vehicle: _____ Model: _____ Year: _____

Odometer Reading: _____ Tag Number: _____

Has the vehicle been modified (i.e. low profile tires, rims, ground effects, etc.)? Yes No
If Yes, please describe modification.

Occupant: _____

Occupant: _____

Witness: _____

Witness: _____

Also the following information is needed for filling a claim:

Copy of vehicle operator's drivers license

Copy of vehicle's insurance

Originals of two (2) written estimates on repair of vehicle

Copy of the Uniform Accident Report if the damage exceeds \$500.00 (If Police Department was not called at the time of the accident to do a wreck report, you may go to the front office of the Laurel Police Department and request a delayed accident report.) State law requires an accident report on any accident that occurs on any road-way in the state of Mississippi if the damage exceeds \$500.00.