

**Subrogation Guidelines**  
**Prepared by Vaccaro & Associates**

Whenever your company determines that the potential for subrogation recovery is valid, there are inherent responsibilities to assure a successful subrogation recovery. The following guidelines should be adhered to in all potential subrogation claims:

1. As soon as possible after an accident occurs, the driver should provide a full description of the facts of the loss.
2. Secure photos of any physical damages.
3. Secure any law enforcement reports.
4. Identify all adverse parties to the loss, to include other drivers, occupants of your vehicle, or any other individual or government agency.
5. Collect any insurance information and the name, address, driver's license and phone number of all potential witnesses or claimants.
6. Keep a detailed record of all the time and expenses incurred, including loss of use of the vehicle, repair damages, towing and storage advanced, as well as deductible payments.
7. Keep receipts and cancelled checks to document your loss.
8. Be aware of the Statute of Limitations in the state jurisdiction where the loss occurred.