

#### **HOW TO FILE CLAIM**

### 1. Document the Issue

**Gather Evidence**: Collect detailed information about the damage or harm caused by quarry operations. This can include photos, videos, medical reports (if applicable), environmental studies, witness statements, and any other relevant documentation.

**Keep a Record:** Maintain a log of events, including dates, times, and descriptions of incidents related to the quarry's impact.

# 2. Identify the Responsible Parties

**Rock Quarry Information:** Heidelberg Materials

1300 Winterville Road, Athens, GA 30605

P.O. BOX 8005 ATHENS, GA 30608

Plant Manager 706-548-4296

**Insurer Details**: Verify that Liberty Mutual is indeed the insurer. This information might be available through public records or directly from the quarry company.

Sedwick Insurance Company 1-844-949-2080

### 3. File a Claim with Sedwick Insurance Company

Call to reach out to Sedwick's claims department. You can find their contact information on their website or through the policyholder (the quarry).

Provide Details: When contacting Sedwick, provide them with all the information you have gathered, including the

- 1. your name
- 2. Your address
- 3. Date of loss.
- 4. Address of the Rock Quarry; 1300 Old Winterville Rd., Athens, GA 30605

They should give you a claim number. If not ask for it and write it down here.

Request a claim number for future reference.

<b>CLAIM NUMBER</b>				

## 4. Follow Up

**Communicate Regularly**: Keep in regular contact with SEWDWICK to check the status of your claim. Document all interactions, including dates and names of representatives you speak with.

**Provide Additional Information**: If SEDWICK requests further information, provide it promptly to avoid delays in the processing of your claim.

### 6. Consider Legal Advice

**Consult an Attorney:** If the claim process is complex or if Liberty Mutual denies your claim, consider consulting an attorney who specializes in environmental law, property damage, or insurance claims. They can help navigate the legal aspects and ensure your rights are protected.

#### 7. Resolution

**Settlement:** If Liberty Mutual accepts the claim, they may offer a settlement. Review the settlement offer carefully and consult an attorney, if necessary, before accepting it.

**Dispute Resolution**: If you disagree with the settlement or if your claim is denied, you may need to consider further legal action, such as filing a lawsuit against the quarry or pursuing mediation.

# 8. File a Complaint (Optional)

**State Insurance Department**: If you believe Liberty Mutual is not handling your claim properly, you can file a complaint with your state's insurance department.

Georgia's Insurance Commissioner: Commissioner John F. King

Primary: (404) 656-2070 Toll-Free: (800) 656-2298

Insurance Information: SEDWICK

1-844-949-2080

**Claims Department:** The contact information can usually be found on the Liberty Mutual website or provided by the quarry. You can start by visiting

Phone Number: Look for a customer service or claims phone number specific to the type of claim (property damage, liability, etc.).

Filing a claim can be a detailed process, so stay organized and be persistent in following up.

If you need assistance with filing a claim, we will meet and work with each person.

Questions?? Contact us at <a href="mailto:linerEastAthensNeighbors@gmail.com">linerEastAthensNeighbors@gmail.com</a></a>
Phone: 706-389-8103 leave a message and we will return your call.