

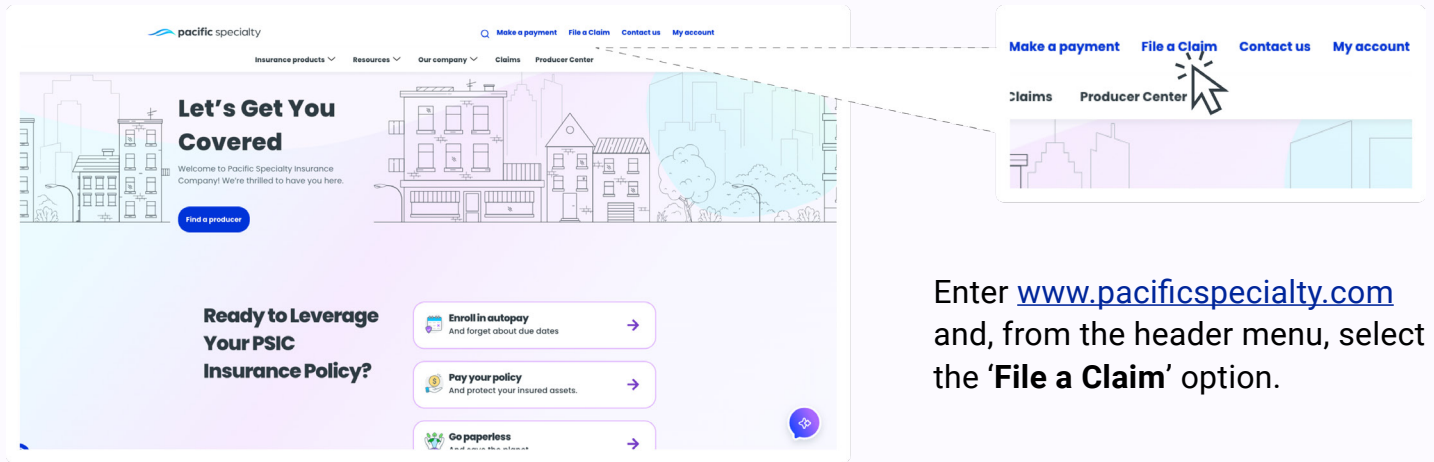


How to File a Liability Claim

We'll review the step-by-step process to file a claim for a liability product without being logged in.

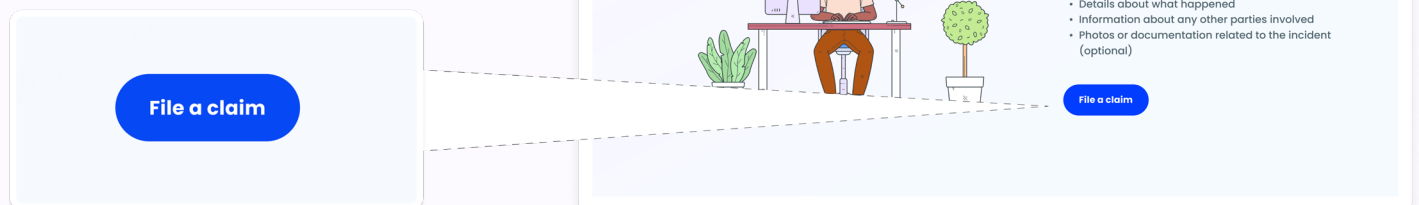


To Initiate the Process

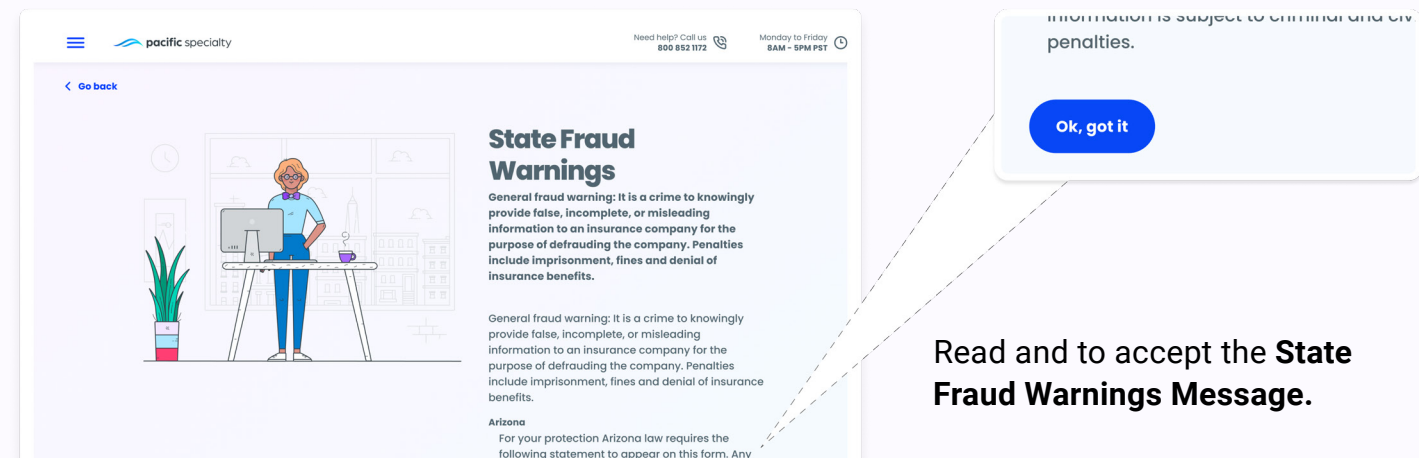


Enter www.pacificspecialty.com and, from the header menu, select the **'File a Claim'** option.

Make sure you have the indicated documents before proceeding, and select **'File a Claim'**.



File a claim



Ok, got it

Read and to accept the **State Fraud Warnings Message**.

A Quick Summary:



1

Identification

2

Loss details

3

Involved parties

4

Summary

Let's Review Each Step!



Step One: Identification

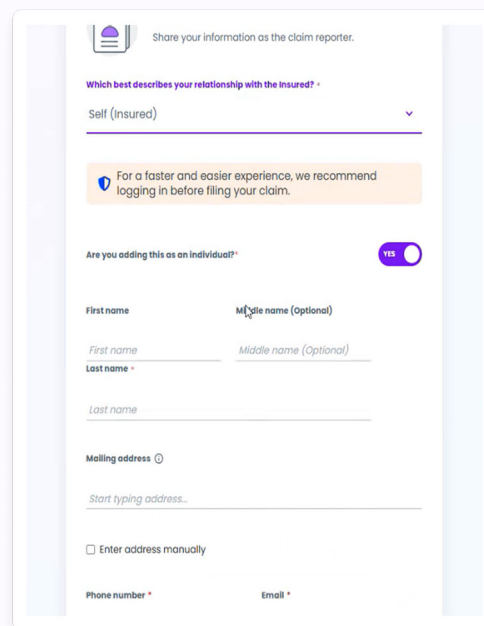
You'll be asked to complete information to identify the policy and about yourself.

1. Notifier information

Since any person can initiate a claims process, we need to know under which role you are creating it.

Choose the option that best describes **your relationship with the insured**.

The required information will vary depending on the role you selected. **Complete the indicated fields** and select '**Continue**.'



Share your information as the claim reporter.

Which best describes your relationship with the insured? *

Self (Insured) ▼

For a faster and easier experience, we recommend logging in before filing your claim.

Are you adding this as an individual? * ☒ YES ☐ NO

First name * Middle name (optional)

First name * Middle name (optional)

Last name * Last name *

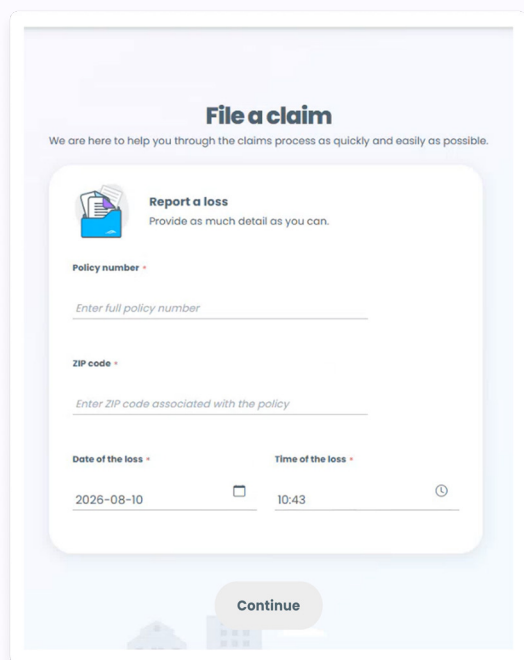
Last name *

Mailing address ⓘ

Start typing address...

☐ Enter address manually

Phone number * Email *



File a claim

We are here to help you through the claims process as quickly and easily as possible.

Report a loss
Provide as much detail as you can.

Policy number *

Enter full policy number

ZIP code *

Enter ZIP code associated with the policy

Date of the loss * Time of the loss *

2026-08-10 10:43

Continue

2. Policy information

We'll ask you to identify the policy information here.

Complete the **policy number** and the **zip code**.

Select the **date and time** of the loss.



Step Two: Loss Details

We'll ask you for some information related to the loss.

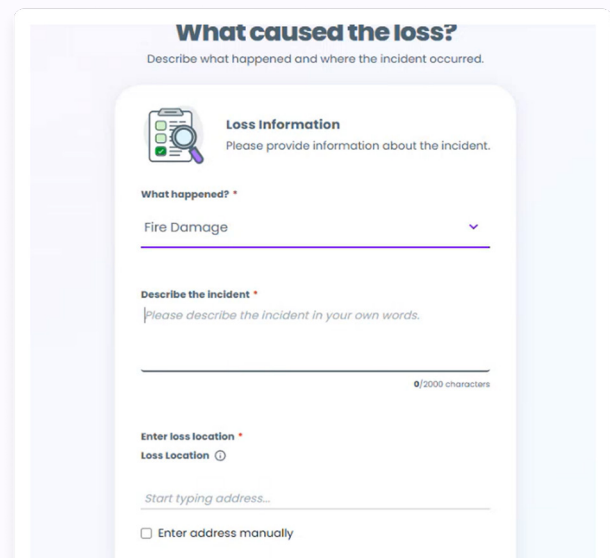
1. Loss overview

From the dropdown, choose the situation that best **describes what happened**.

In your own words, describe **what happened**.

Complete the **location where the incident took place**. If it's not found, check the box and enter the address manually.

Add a **description of the location**, if you consider it relevant. Then select '**Continue**.'



The screenshot shows a form titled "What caused the loss?" with the instruction "Describe what happened and where the incident occurred." Below this is a "Loss Information" section with a magnifying glass icon and the text "Please provide information about the incident." It includes a "What happened?" dropdown menu with "Fire Damage" selected, a "Describe the incident" text area with a placeholder "Please describe the incident in your own words." and a character count "0/2000 characters", and an "Enter loss location" section with a "Loss Location" dropdown and a "Start typing address..." text input field. There is also a checkbox for "Enter address manually".

2. Loss details

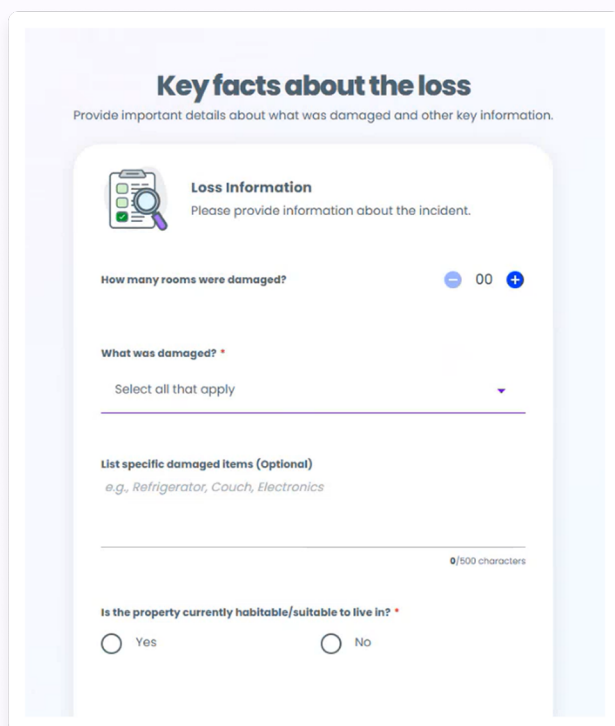
2a. Property loss

Property damage

Indicate if the property is **habitable after the loss**. If it's not, you will need to clarify if it's because of lack of **water supply, electricity, or both**.

Select the **number of rooms** that were damaged. Choose all the affected items from the dropdown.

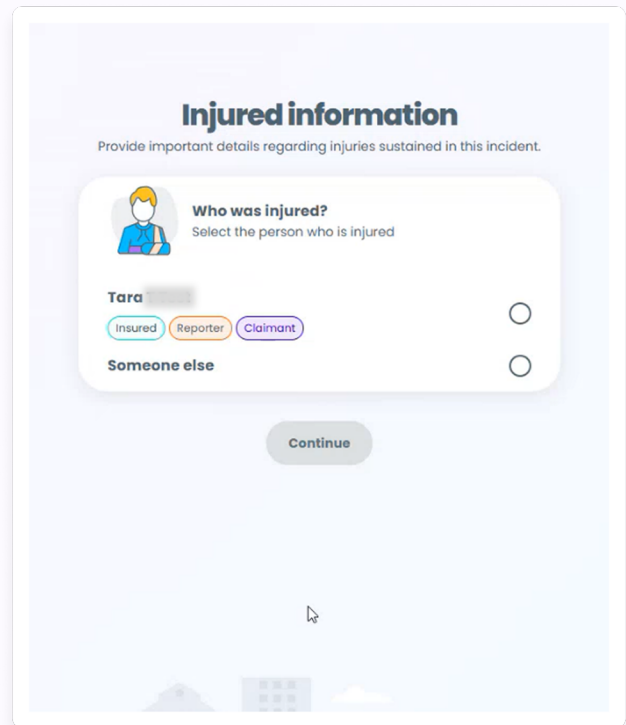
Enter the list of **damaged items**. Indicate whether the **authorities were contacted**. In case they were, detail **who received the notification** and provide the **report number**. Then select '**Continue**.'



The screenshot shows a form titled "Key facts about the loss" with the instruction "Provide important details about what was damaged and other key information." Below this is a "Loss Information" section with a magnifying glass icon and the text "Please provide information about the incident." It includes a "How many rooms were damaged?" section with a minus button, "00", and a plus button, a "What was damaged?" dropdown menu with "Select all that apply" selected, a "List specific damaged items (Optional)" text area with a placeholder "e.g., Refrigerator, Couch, Electronics" and a character count "0/500 characters", and an "Is the property currently habitable/suitable to live in?" section with "Yes" and "No" radio buttons.

Injured information

Choose who was damaged during the incident. You will be able to detail if it's the same person notifying the accident or someone else. Select 'Continue'.



Injured information
Provide important details regarding injuries sustained in this incident.

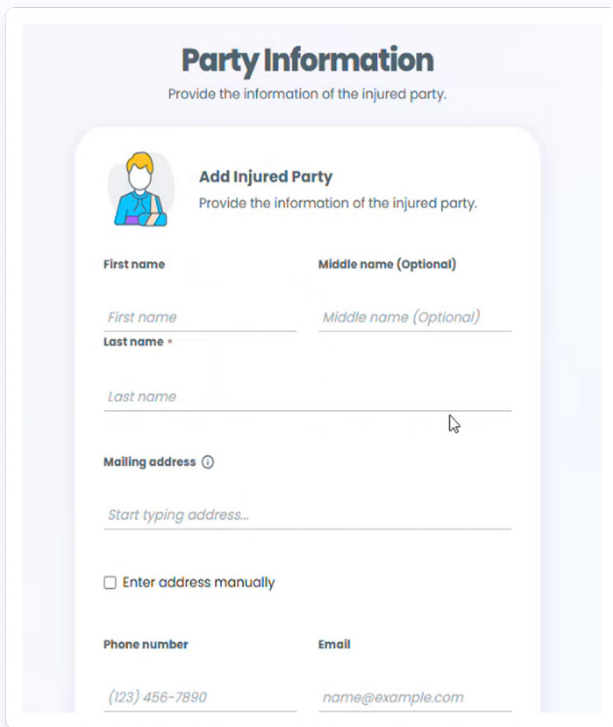
Who was injured?
Select the person who is injured

Tara ☐

☒ Insured ☐ Reporter ☐ Claimant

Someone else ☐

Continue



Party Information
Provide the information of the injured party.

Add Injured Party
Provide the information of the injured party.

First name Middle name (Optional)

First name Middle name (Optional)

Last name

Last name

Mailing address ⓘ

Start typing address...

☐ Enter address manually

Phone number Email

(123) 456-7890 name@example.com

If it's 'someone else', you will be required to complete their **name, mailing address, phone number, and email address**.

If that person was **injured during the incident**, move the toggle to 'Yes.' You will be required to describe the injury and select whether the incident was fatal.

After that, select 'Save party'.

Vehicle information

Add the vehicle covered by your policy



Your insured vehicle
Add the vehicle listed on your policy

Type *

Select

Make

Make

Year

Year

Model

Model

Vehicle Identification Number

Enter VIN

Plate number

Plate #

Plate state

Select

Vehicle information
Provide details regarding the vehicle

Was this vehicle damaged?☐ NO

2. Vehicle information

Complete the **vehicle information** as requested in the form.

Select whether the **vehicle was damaged**. If it was, set the toggle to '**Yes**', and write in your own words a **description of the damage**.

Also inform if the vehicle is **drivable** and where it can **be seen**.

Then select '**Save vehicle.**'



Step Three: Involved Parties

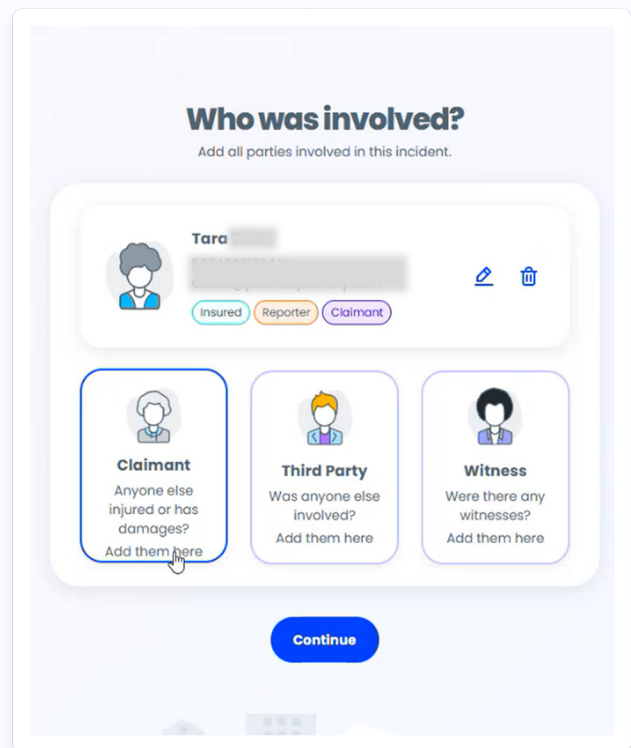
You'll be able to include everyone involved in the incident. The people you included in the previous steps will appear on the screen.

1. Additional parties

You can add as many **claimants**, **third parties**, and **witnesses** as needed.

If there's at least one injured person, you must include at least **one third party and one witness**.

Also keep in mind that there must be **at least one claimant** reported.

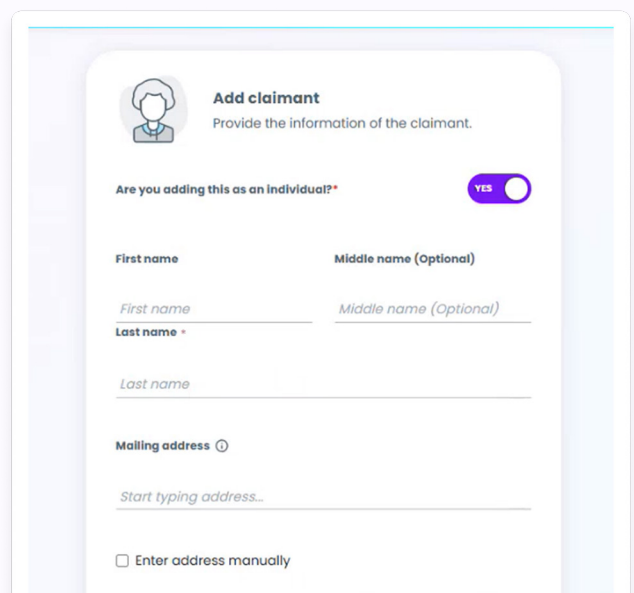


2. Form details

For each person you add, you will be required to complete their **name**, **mailing address**, **phone number**, and **email address**.

If that person was **injured during the incident**, move the toggle to **'Yes.'**

You will be required to describe the injury and select whether the incident was fatal. Select **'Continue.'**





Step Four: Summary

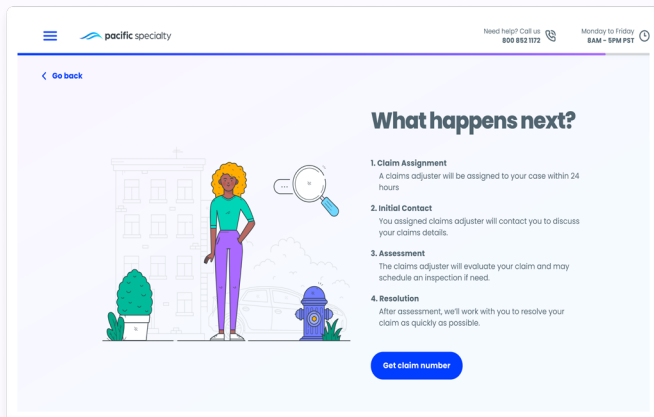
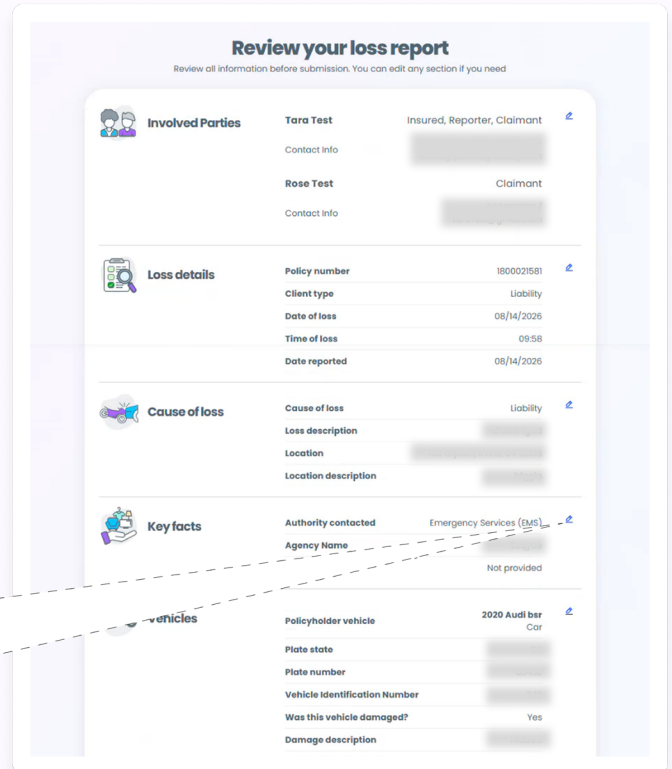
Now that you entered all the information, you can check it and keep a copy for your records.

1. Final review

Once you have completed all the required information, you will be able to **review the report and edit any section**. To do this, select the pencil icon and make the required changes.

You will also have the possibility to **upload supporting documents**.

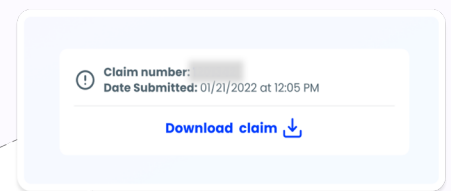
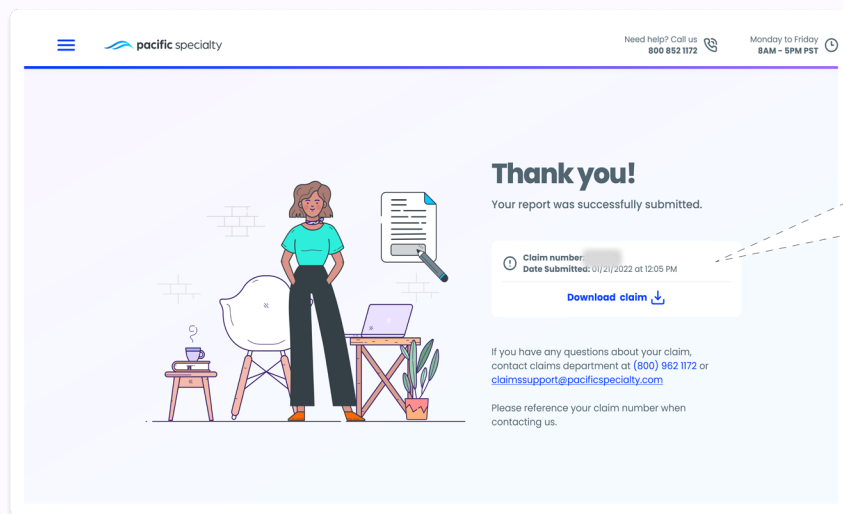
Finally, confirm that the provided information is **correct, and select 'Submit report.'**



2. Next steps

We'll detail the **next steps** of the process in the following screen.

Select **'Get claim number'** to finalize the process.



You'll be redirected to a page where you'll see the **claim number**, and you will be able to **download a copy of the claim report**. We recommend you save that copy.

Congratulations! You have completed the process. You can now exit the screen.

