



# CLAIMS - THE ART OF TAKING PHOTOS

It has been said that a picture is worth a thousand words. This is true even when it comes to claims. The pictures you take of an accident scene can help us to understand exactly what happened and help us to help you.

One of the greatest challenges we face is gaining access to the right types of pictures. All too often, we only receive photos of the damaged area(s) and, while that is helpful, we really need to see the entire picture, no pun intended. The broader the angle of the pictures and the more complete accompanying information we receive, along with your claim, the better we can comprehend what actually occurred. Below, we have provided some tips and tricks to help you provide us with the types of pictures we need.



**If you are in a vehicle accident, it would be great for you to get the "4 Point Shot". That includes:**

- The front of the vehicle that includes the license plate.
- The entire passenger side of the vehicle.
- The entire driver side of the vehicle.
- The back of the car.



One of the things you will want to try to capture is any viewpoint that indicates the make and model of the vehicle. This will help your claims consultant to more accurately assess the value of the vehicle. If possible, capturing a shot of the VIN can also be of great assistance. Keep in mind, safety first. If you can't safely get these photos, do the best you can, within reason.

If you have a premise liability accident, we would like to see:

- The area(s) of concern.
- The surrounding area(s).
- Any obstacles present.



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Here are a few tips and tricks you should consider while taking pictures for any type of accident:

- Car keys or a pencil can be placed in the picture for a size comparison. For example, a scratch in a car or gap in a sidewalk.
- Use a standard piece of paper to measure the width of a pothole someone tripped in.
- If you are outside, make sure the sun is behind you.
- Use a tape measure or ruler for measuring if you have access to one.
- Try to get multiple angle shots of the area.
- Stay out of the photos, watch for any reflections where you might also appear.
- Avoid having children in your pictures.

Remember that it is always good to take the photos you think you need, and then take even more. Let us determine which photos we can use.

If you have any questions regarding best practices for taking pictures, please reach out to the SDAO Risk Management Department or Claims Department at 800-285-5461 or email us at [riskmanagement@sdao.com](mailto:riskmanagement@sdao.com) or [claims@sdao.com](mailto:claims@sdao.com).



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