

ACORD 2 - AUTOMOBILE LOSS NOTICE

FIRST NOTICE OF LOSS (FNOL)

DATE: 02/08/2026

CARRIER: SafeGuard Insurance Company

NAIC CODE: 12345

POLICY INFORMATION

POLICY NUMBER: POL-2026-CPX-005

POLICYHOLDER NAME: Anderson Family Trust

EFFECTIVE DATES: 03/15/2025 to 03/15/2026

LINE OF BUSINESS: Auto Insurance - Commercial

AGENCY CUSTOMER ID: AG-7890

INSURED INFORMATION

NAME OF INSURED: Anderson Family Trust

FEIN: 12-3456789

PRIMARY PHONE: (555) 567-8901

E-MAIL ADDRESS: trust@andersonfamily.com

MAILING ADDRESS: 1234 Executive Plaza, Suite 500, Dallas, TX 75201

LOSS INFORMATION

DATE OF LOSS: 02/06/2026

TIME: 03:45 PM

LOCATION OF LOSS:

STREET: Interstate 35 Southbound, Mile Marker 127

CITY, STATE, ZIP: Dallas, TX 75201

POLICE DEPARTMENT CONTACTED: Yes

REPORT NUMBER: DPD-2026-0206-3456

FIRE DEPARTMENT CONTACTED: Yes (vehicle fire)

DESCRIPTION OF ACCIDENT:

Multi-vehicle collision on interstate during heavy traffic. Insured luxury vehicle was struck by commercial truck that lost control, causing chain reaction involving four vehicles total. Significant property damage to all vehicles involved. Insured vehicle caught fire after impact, total loss expected. Third-party property damage includes damage to highway guardrail and signage. Commercial truck driver cited for negligent driving. Complex liability situation with multiple parties and insurance carriers involved.

INSURED VEHICLE

YEAR: 2024

MAKE: Mercedes-Benz

MODEL: S-Class S500

BODY TYPE: Luxury Sedan

V.I.N.: WDDUX8GB1PA123456

PLATE NUMBER: LUX999

STATE: TX

OWNER'S NAME: Anderson Family Trust

DRIVER'S NAME: James Anderson

RELATION TO INSURED: Trustee

DRIVER'S LICENSE: TX-12345678

PHONE: (555) 678-9012

ADDRESS: 5678 Highland Park, Dallas, TX 75205

DAMAGE DESCRIPTION:

Total loss - vehicle fire after collision. Complete destruction of vehicle. Front and rear end damage from multiple impacts, fire damage throughout, frame compromised, all systems destroyed.

ESTIMATE AMOUNT: \$125,000.00 (total loss - vehicle value)

WHERE CAN VEHICLE BE SEEN: Impound Lot - Dallas Police Evidence Facility

WHEN CAN VEHICLE BE SEEN: By appointment only with police clearance

OTHER VEHICLES/PROPERTY DAMAGED

VEHICLE 1:

YEAR: 2019

MAKE: Freightliner

MODEL: Cascadia (Commercial Truck)

OWNER: Swift Transportation LLC

DRIVER: Carlos Martinez

PHONE: (555) 111-3333

INSURANCE: Commercial Carriers Insurance, Policy #CCL-789456

VEHICLE 2:

YEAR: 2022

MAKE: Honda

MODEL: Accord

OWNER: Patricia Lee

PHONE: (555) 222-4444

INSURANCE: State Farm, Policy #SF-456789

VEHICLE 3:

YEAR: 2020

MAKE: Nissan

MODEL: Altima

OWNER: Kevin Brown

PHONE: (555) 333-5555

INSURANCE: Geico, Policy #GEI-987654

PROPERTY DAMAGE:

- Highway guardrail (approximately 50 feet)
- Highway signage (2 signs)
- Road surface damage

Estimated property damage: \$25,000

INJURED PARTIES

1. James Anderson (Driver) - Minor injuries, treated at scene
2. Patricia Lee - Transported to hospital, non-life threatening injuries
3. Kevin Brown - Minor injuries, refused transport

WITNESSES

Multiple witnesses, police report contains statements

CLAIM TYPE: Auto - Commercial, Multi-party

INITIAL ESTIMATE: \$125,000.00 (vehicle only)

TOTAL ESTIMATED EXPOSURE: \$150,000+ (including property damage and potential liability)

OTHER INSURANCE:

- Umbrella Policy: POL-UMB-2026-001, \$2,000,000 coverage
- Commercial Auto Policy: POL-COM-2026-002

SUBROGATION POTENTIAL: Yes - against commercial truck driver and Swift Transportation

SPECIAL HANDLING REQUIRED:

- Total loss vehicle
- Multiple third parties involved
- Commercial truck involved
- Highway property damage
- Potential subrogation
- Complex liability determination needed

REPORTED BY: James Anderson

REPORTED TO: SafeGuard Insurance Claims Department - Commercial Division

DATE REPORTED: 02/06/2026

ADJUSTER NOTES: High-value claim requiring senior adjuster review. Multiple carriers involved. Coordinate with commercial division and legal department.

This is a complete and accurate report of the loss to the best of my knowledge.

Signature: James Anderson, Trustee

Date: 02/06/2026