

TUTORIAL TO AID IN THE COMPLETION OF INSURANCE TRACE FORM ALONG WITH SEVERAL FEE SAVING TIPS.

The purpose of this brief tutorial is to aid you, the client, the completion of our insurance trace request form.

While the form works well for the basic insurance search, we appreciate the fact that the format of the form is not perfect for all types of insurance requests, thus the reason for this tutorial which will in many cases save you on some fees and will certainly help clarify your request to us so we are reporting exactly what you specifically intended on requesting.

WE NORMALLY ONLY ACCEPT INSTRUCTIONS FROM LAW FIRMS: If you are not a law firm please email MEA in advance of submitting a request for preapproval.

NO FIND NO FEE EXPLAINED: MEA will never charge any fees if we fail to locate an insurance policy in force on the date of loss (even if ordered as a rush or 24-hour rush – all fees are waived). Please note, when YOU supply MEA with a specific policy to ID, the limits on the “ID LIMITS FEE” listed on the MEA request form WILL apply regardless of whether the policy was in force or not on the date of loss. In the event the policy is found to not be in force on the date of loss, we will report the limits as ZERO. Therefore; please be as certain as possible that the policy IS IN FORCE on the date of loss, otherwise you will receive a report of ZERO limits from us along with an invoice for the ID LIMITS fee as reflected on the MEA request form.

FEE SAVING TIP: *If you cannot be certain one way or the other if a known policy you are wanting the limits on was in force on the date of loss, you could consider FIRST ordering the ID POLICY PERIOD (only). The fee is only \$75.00 to do this regardless of whether the policy was in force on the loss date or not, however if found to NOT be in force on the loss date your only out of pocket loss is \$75.00 vs. the higher fee for requesting the limits initially on a policy that was not in force on the date of loss. If the policy is found to be in force on the date of loss you could then submit a new request (with confidence) ordering the limits on a policy known to be in force on the loss date.*

FILLING OUT THE MEA INSURANCE REQUEST FORM: Your firm’s details: Please be sure to list your firm’s name, contact person, address, phone number and your email address. PLEASE NOTE: The email address provided on the form will be used to email our report back and (if case is billable) where our invoice will be sent to. We do NOT share your email with ANYONE outside of MEA and no one at MEA will contact you via email unless related to case work. File Name: It is essential that we have a file or case name or number for our reference so please be certain to list your file name on the form (usually the plaintiff name). We cannot process a request without this information. Date of Loss: Equally essential is the Date of Loss. We cannot process a request without a loss date. In med-mal cases, nursing home abuse cases, led poison cases, etc. that have a loss period that covers several days or weeks, etc. it is important to list the start date and end date of the loss period (not just the months or years). Request Date: Please be sure that the request date reflects the date that you submit the form to MEA (not a prior date). Defendant/Policyholder details: We must have the full name AND address of the defendant/policyholder. If you do not have the name AND address of the defendant/policyholder, please DO NOT SUBMIT YOUR INSURANCE REQUEST.

WHAT ARE YOU REQUESTING? If you need to know who a defendant is insured with or whether defendant even had insurance on the date of loss you would check the ID INSURANCE CARRIER BOX (additionally you can also check the ID POLICY NUMBER, ID LIABILITY LIMITS, ID UM/UIM LIMITS, ID POLICY PERIOD DATES BOXES). If the request is to ID a policy on a defendant, please be clear as to what type of policy you are trying to locate, i.e. AUTO/HOMEOWNERS/UMBRELLA, CGL, etc. If more than one type of policy is being requested please check each respective box, and if the type policy is not listed on the form check the “OTHER” box and write/type the type policy you are requesting (i.e. Errors and Omissions; Directors Liability, etc.). Note: Fees are charged per policy found; for example, if you check ID AUTO and ID CGL and MEA finds these two policies in force on the date of loss the fees apply to each policy found based on what was requested.

FEE SAVING TIPS:

- *As we will only be supplying information on a policy found in force on the date of loss, it is not normally necessary for you to ever order the policy period dates.*
- *If a policy is already listed on the accident report for the defendant/policyholder, PLEASE TELL US IF THE POLICY IS VALID OR NOT. We might be able to save you some fees but first using our own sources to see if the listed policy was in force on the date of loss insuring the defendant/policyholder. This is called a “policy verification” search and is less costly than the ID INSURER fee. The “policy verification” fee is only \$150.00 regardless of loss date and is ONLY BILL if we confirm that the policy WAS IN FORCE on the date of loss, otherwise no charge at all. If you submit a request to ID INSURANCE CARRIER and a policy is listed already on the accident report for the defendant and you do not advise as to what you know of that policy, we will return your request seeking clarification.*

CASES WHERE LOSS DATES ARE OVER A PERIOD OF DAYS/WEEKS, ETC: Please note that in cases where the loss date covers a period of many days/weeks/months, etc. we may find more than one insurance carrier / policies covering defendant during the entire loss period you provide. We will bill you for insurance carrier we identify and each policy we locate UNLESS you specify differently [for example you can instruct MEA to locate only just ONE carrier – or only TWO carriers, or a maximum of THREE policies, etc., regardless of the time frame covered within the loss period dates.

ORDERING LIABILITY LIMITS ONLY ON A KNOWN POLICY: Check the ID LIABILITY LIMITS box only and list on the form the insurance carrier and policy number [and claim number if known] along with the type policy (i.e. auto /homeowners, etc.).

ORDERING UM/UIM LIMITS ONLY ON A KNOWN POLICY: Check the ID UM/UIM LIMITS box only and list on the form the insurance carrier and policy number [and claim number if known] along with the type policy (i.e. auto /homeowners, etc.).

ORDERING BOTH LIABILITY LIMITS AND UM/UIM LIMITS ON A KNOWN POLICY: Check the ID LIABILITY LIMITS box AND the ID UM/UIM LIMITS box and list on the form the insurance carrier and policy number (and claim number, if known) along with the type policy (i.e. auto /homeowners, etc.). You will be billed for TWO limits fee if ordering the liability and UM/UIM limits.

ORDERING UMBRELLA INSURANCE ONLY: Before we can run an umbrella ONLY search, we REQUIRE the insurance carrier name, policy number AND liability limits of the underlying policy so please be certain to include them on the form. NO FEES WILL APPLY IF NO UMBRELLA POLICY IS FOUND IN FORCE ON THE DATE OF LOSS. If the umbrella policy is found with the same carrier as the

underlying policy you listed, we will bill the POLICY NUMBER AND LIABILITY LIMITS FEES ONLY (our report will reflect the carrier, umbrella policy number and umbrella policy limits). We will NOT bill the ID INSURANCE CARRIER FEE unless the umbrella is found with a different carrier than the underlying policy. If you do NOT know the limits of the underlying policy, we will have to obtain them in order for us to conduct the umbrella search (ID limits fee will apply). List the underlying policy on the form (the carrier and policy number) and in the section where the liability limits are to be entered type/write WE ALSO NEED THESE LIMITS. We will report the limits to you for the ID liability limits fee and no other fees will apply unless an umbrella policy is also found in force on the date of loss.

FEE SAVING TIP: *If you prefer that we search for an umbrella policy ONLY WITH the same carrier as the underlying policy, please make this clear to us when you submit your request (either by noting same on the form or in your email). We will search for an umbrella policy only with the underlying carrier.*

SEEKING AUTO POLICIES IN A DEFENDANT'S HOUSEHOLD/RESIDENT RELATIVES: If you are seeking any auto policies in force on the date of loss in a defendant's household where the policyholders are residents of the defendant's household or resident relatives of the defendant's household please use the "RESIDENT HOUSEHOLD INSURANCE REQUEST FORM" available on this website.

YOU HAVE MORE THAN ONE DEFENDANT IN THE SAME CASE: It is advisable to submit one form for EACH different defendant AND then submit ALL forms together to MEA in one email.

FEE SAVING TIP: *In the cases of defendant doctors we have found in the past that groups of doctors are covered by the same carrier (but of course not always). Consider submitting only one request on one of the doctors because if we run 5 searches on 5 different doctors and they are all insured with the same carrier we will be billing you for each search.*

CASES WITH LOSS DATES IN EXCESS OF TEN YEARS AGO: Please email MEA for a fee quote before submitting your request as we will have to assess the request and determine what fee level it would fall under (**however ALL cases regardless of loss date, if accepted, are done so on a NO FIND NO FEE BASIS**).

ALWAYS TRY TO INCLUDE A POLICE INCIDENT REPORT/ ACCIDENT REPORT / DOG BITE REPORT, ETC. WHENEVER AVAILABLE We have found that our rate of finding coverage and our average turnaround time on cases where reports are included improves greatly.

PAYING MEA FOR SERVICES RENDERED: No fees OR retainers are required in advance. We will invoice you, if applicable, after we have completed our research and submitted our findings to you by email. If the work is billable, we will also invoice you by email (using the email address, you used to submit your request to MEA). Our mailing address (Dallas, Texas) will be on each invoice along with our FEIN number for your reference. Payment by company check only. No credit cards, no debt cards, no PayPal. c. Net terms are 30 days. In other words, we expect payment within 30 days from the date of the invoice unless there is an unresolved issue with our work product. We work on this type of honest system as it works best for our clients and avoids our requiring advance payments or retainers. The system works well if everyone pays us on time. As we rely 100% on the honesty of our clients, we monitor past due invoices diligently and will refuse service to ANY client (large or small) if invoices on their account become past due. We will drop a client very quickly and permanently if we feel we are taking up too much time chasing after our fees.

FOR FURTHER ASSISTANCE, PLEASE READ OUR "Q & A" AND "TERMS & CONDITIONS" SECTIONS