Claim Submission FAQs

1. **How do I file a claim?**
    a. Claim forms and instructions on how to file a claim may be found on our website here: [Avalon | How to file a claim](). Once filled out the claim form and the supporting documents should be submitted to our group email at claims@tiasuretyclaims.com. Your submission will be added to our queue and assigned a ticket number. You will also receive a separate claim number once the submission is processed. You may reach out to our group email or call (847) 235-6283 with any questions.

2. **Who is Avalon Risk Management?**
    a. Avalon Risk Management is the Claims Administrator for TIA Services and the surety.

3. **What documents are required to file a claim?**
    a. We require the following documents:
        i. Claim Form
        ii. Billing Invoice
        iii. Rate Confirmation
        iv. Bill of Lading
        v. Carrier Authority
    b. These documents are listed on the Claim Form. We will reach out to the Claimant if any documents are missing from the claim submission and request that the missing documents are provided within 10 days to continue processing your claim.

4. **What if I have multiple loads?**
    a. You may include documents for multiple loads in one claim, but each claim submission should be Carrier specific. We can accept multiple loads for the same Carrier, but not for multiple Carriers. Each Carrier must have a separate claim. That means if you are a Factoring Company that has unpaid invoices for multiple Carriers, each Carrier's documentation should be submitted in separate emails. If multiple Carriers are combined into one claim submission, our claims team will have to create separate claims for each Carrier which could cause significant delays in the processing of your claim.

5. When should I file a claim?
    a. The bond/trust covers unpaid freight charges, and a claim may be filed in any instance in which a Motor Carrier or Shipper does not receive payment after the expiration of the net terms. In any instance where a claim is filed prior to the expiration of the net terms, we ask that you provide evidence of short payment or confirmation that the Broker does not intend to issue payment. We will only accept claims prior to the expiration of net terms in cases of financial insolvency.

6. How soon will I receive payment in cases of financial insolvency?
    a. MAP-21 requires that the financial security holder advertise claims for a period of 60 days. This means that claims are not paid on a first come first served basis but instead must be filed within the public advertisement period. After the 60-day advertisement period ends, MAP-21 requires payment of all valid claims received during the advertisement period within 30 days.

7. What happens if the total amount of claims received during the advertisement period exceeds the bond/trust limit?
    a. In this instance MAP-21 requires payments to be made on a pro-rata basis. This ensures the disbursement of payments is distributed proportionately and fairly among all qualified parties. If this occurs, we will provide formal letters to all eligible parties explaining the breakdown of the pro-rata share.