

Claim Handling Guidelines

General Liability & Property Insurance

General Liability

In the event of injuries or damage to property of others which you allegedly caused, follow these steps:

1. Call us to report the claim.
2. Forward any correspondence, including a summons from an attorney representing the other party.
3. Do not discuss the claim with the other party or their attorney. Refer them to your insurance company's claim adjuster.

After we report the claim to the insurance company, the claims adjuster will:

1. Contact you to discuss the incident that allegedly caused the injury or damage to the property.
2. Deal directly with the other party and/or attorney to handle the claim.

General Liability Loss Information

Date _____ Time of Loss _____ AM/PM

Claimant Name _____ Phone # _____

Address _____

City _____ State _____ Zip Code _____

Description of Loss _____

Location of Loss _____

City _____ State _____ Zip Code _____

Witness Name _____ Phone # _____

Property

In the event of damage to your building or contents, follow these instructions:

1. Protect the property from further damage.
 - a. Call the proper authorities and utilities (e.g., gas, electric, telephone).
 - b. Take photos of the damage before having emergency repairs made, such as boarding up windows or covering holes in the roof.
2. Call a contractor to estimate the building damages.
3. Separate damaged contents from undamaged contents. Do not discard any items until the claims adjuster gives you the authority to do so.
4. Keep records of expenses if you are forced to temporarily relocate your business.
5. Do not authorize repairs until the claims adjuster has given you the authority.

After we report the claim to the insurance company, the claims adjuster will do the following:

1. Contact you by phone or mail to discuss the loss.
2. Arrange for an appraiser to inspect extensively damaged property.
3. Assist you with your choice of contractors to make the repairs.
4. Contact you regarding a settlement.

Property Loss Information

Date _____ Time of Loss _____ AM/PM

Claimant Name _____ Phone # _____

Address _____

City _____ State _____ Zip Code _____

Description of Loss _____

Location of Loss _____

City _____ State _____ Zip Code _____

Witness Name _____ Phone # _____