

ABC's of Claims

Adjusters appointed by your insurer are part of the claims process. Provide those with the information they require promptly.

Be proactive. Develop a claims protocol & appoint a municipal spokesperson with media training.

Contact proper authorities – police, fire, ambulance, insurer etc.

Do not dispose of damaged or salvaged property.

Eliminate any hazardous situations.

Follow the applicable legislative reporting mandates to the appropriate Provincial Ministry ie: spills to the Ministry of Environment.

Gain control of the claim at inception and proactively manage the process.

Have your claims protocol available to all employees and review it with them on a regular basis.

If required, call 911.

Just because the claimant says they're OK don't assume injuries haven't occurred. Follow your claims protocol.

Knowledge of a wrongful act should be reported to the insurer as an incident that may lead to a claim.

Leave the handling of the claim to the claims professionals.

Maintain confidentiality.

Never admit liability.

Obtain and record all information including names and contact information for witnesses.

Policies of insurance outline your obligations in the event of a claim. Know them. Follow them.

Quickly report claims while the facts are fresh.

Remember to never voluntarily assume any liability or settle any claim. You could become responsible for the full payment.

Statements of Claim should be forwarded to your insurer/adjuster immediately.

Take reasonable steps to protect property from further damage.

Under no circumstances release information to just anyone who asks.

Video and photograph evidence of the accident scene will last; your memory will fade.

When in doubt call 1-800-265-4000 and ask for Claims.

Xpect the media to call if the incident is high profile. Refer the media to the appropriate municipal spokesperson.

Your claims team is on your side. Don't hold back any information.

Zipper your lips if you're not the claims contact person. A loose lip might sink the ship.