



## CLAIMS INFORMATION & PROCEDURES

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# Introduction

This manual outlines general instructions for the handling of claims for coverage types including:

## General Liability

Injury to other persons (not employees) or damages to property of others not involving an automobile.

## Automobile Liability

Injury to persons or damage to property involving an automobile.

## Property, Transit, Business Interruption

Damage to owned property caused by fire, lightning, windstorm, hurricane, hail, explosion, riot, civil commotion, smoke, aircraft, land vehicles, theft, vandalism and malicious mischief, and certain other perils.

Any loss insured under policies other than those outlined above, report by phone.

This manual is provided to give you instructions on the reporting of claims and is not intended to answer all questions that may arise out of a particular claim situation. Please read all instructions and adhere to them as closely as possible. If you need assistance of any kind in an unusual situation, call the office of Jones DesLauriers Insurance Management Inc.

## Contact Us

**Emergency Claims:** 1.866.440.4127

**After-Hours Claims:** 1.866.440.4127

Toronto (Head Office) T. 416.259.4625

Belleville Office T. 613.967.2000

Cambridge Office T. 905.249.1663

Collingwood Office T. 705.444.0065



# Claims Procedures

## What Should I Do in the Event of a Claim?

1. Remain calm.
2. Ensure that all persons involved are safe.
3. Call emergency services, if required.
4. Ensure that your property is safe. This point cannot be stressed enough! It is your property and therefore your responsibility.
5. Call Jones DesLauriers Insurance Management Inc. promptly to alleviate any problems concerning your policy coverage.

Claims involving bodily injury must be reported immediately. In such cases a telephone report is a **must** followed by a written report.

Claims involving collision or property damage should be made within 48 hours. Notice can be given by telephone or written report.

## What Happens Next?

Jones DesLauriers Insurance Management Inc. will arrange to send a claims adjuster to inspect the property and take statements from those involved and any witnesses. There is no need to feel threatened by this person. It is their job to gather all pertinent information and report the incident to your Insurance Company. If this person does not contact you within 24 hours, you should inform Jones DesLauriers Insurance Management Inc.

If someone whom you don't know contacts you about the incident, let us know. It is our job to ensure a smooth handling of your claim by the Insurance Company.

## What Information Do I Need to Provide?

When taking action on a claim, you are responsible for proving the loss or occurrence along with the following facts and documentation:

- Assemble immediate information by following the appropriate report form provided.
- Preliminary information should be sufficient to allow the Insurance Company to take action.
- Supplemental information can be submitted later as it is obtained.

### **General Liability Form:**

- This will be used for accident losses involving the general public while on your premises or arising out of your company's operations. (This does **not** apply to automobile liability)

### **Automobile Form:**

- This will be used for accidents arising from the use of company automobiles (owned or leased). All accidents shall be reported regardless of however minor they seem to be.

### **Property Form:**

- This will be used for damages or losses pertaining to Building, Equipment & Stock.



# General Liability

## Injury to Persons (Not Employees) or Damage to Property of Others

In case of an accidental occurrence the following steps should be taken regardless of who appears to be responsible for the incident:

1. Take immediate emergency medical attention as is necessary to persons or damage to property.
2. Promptly following, call Jones DesLauriers Insurance Management Inc. to report the occurrence.
3. If a person wishes to file a complaint, that person should be assured that the matter will be reported to the Insurance Company, and someone will be in contact with them soon. If pressed, you may tell the claimant to contact Jones DesLauriers Insurance Management Inc.
4. The following points should be adhered to in case of a loss or indication of intent to file a liability claim:
  - **DO NOT** discuss insurance details with a claimant.
  - **DO NOT** assume or admit to liability or offer to pay any person for loss or damage.
  - **DO NOT** turn the claim over to a lawyer.
  - **DO NOT** make a statement, written or oral, of accident details except as required by properly identified law enforcement officer or representative of Jones DesLauriers Insurance Management Inc. and/or the Insurance Company.

The difficulty in complying with the “**DO NOTs**” while at the same time trying not to incite a claimant unnecessarily is fully recognized. However, either failure of notification as outlined, or violation of the prohibitions set forth may forfeit available insurance coverage, so we must depend upon the diplomacy and tact of every person involved in complying with these instructions.

While individuals will have their own techniques in dealing with claimants, particularly when the claimants are tenants, it is suggested that ill will may be avoided by advising claimants that your office is not authorized to handle insurance claims and that the claimant will be contacted by authorized representatives. Assure the claimants that they will be promptly and fairly dealt with but **do not assume liability or agree to pay**.

# Automobile Liability

## Automobile Liability and Physical Damage

1. Follow the same steps as outlined in the General Liability section.
2. The police need to be notified and be requested to come to the scene of the accident.
3. The following points should be adhered to in case of a loss due to physical damage to car:
  - **DO NOT** obtain a substitute automobile without confirmation coverage from your Insurer.
  - **DO NOT** begin repairs to your vehicle unless authorization has been obtained.
4. Under “No Fault” insurance it is important to determine who was at fault in an accident.

# Property, Transit, Business Interruption

## Fire, Windstorm, Glass and Burglary Claims

1. Take precautionary measures to avoid further damage and additional loss.
2. Call Jones DesLauriers Insurance Management Inc. and provide the following information:
  - Name of Insured as listed on the policy
  - Location of Insured building
  - Date, time and how loss occurred
3. If repairs need to be made before the Adjuster arrives, take pictures of the damages. Separate damaged property from undamaged.

In case of burglary or robbery, call Jones DesLauriers Insurance Management Inc. immediately.

1. Begin taking inventory of damage to determine amount of loss.
2. If plate glass loss occurs after ordinary business hours, get it replaced as soon as possible. (Some glass companies offer night emergency service). The onus is on you to prevent further loss due to weather and/or reduced security.

## Additional Information

### Our Service Goals

Jones DesLauriers Insurance Management Inc.'s mission is to understand, innovate and solve because you expect more than just insurance. You can trust our independent Brokers for experience, qualified and independent advice and options. We work hard to understand your needs and risks and have independent relationships with a broad base of underwriters to tailor to your needs.

### Adjusters

After establishing that your policy covers the loss, the Insurance Company will appoint an adjuster (either its own staff member or an independent adjuster hired on a fee basis) as their representative. His/her primary job is to measure the loss and reach agreement with you. Try to establish and maintain good relations with the adjuster, particularly when a loss occurs at a branch or in a foreign country.

### Non-Waiver Agreement & Legal Notice

In some situations where coverage may be questionable, instead of disclaiming coverage the Insurer may decide to go ahead with the handling of the claim under a Non-Waiver Agreement, which allows the Insurer to continue handling the claims without waiving any rights it may have to disclaim liability. Consult Jones DesLauriers Insurance Management Inc. before signing.

If served with a Summons or Writ of Damage Suit, contact Jones DesLauriers Insurance Management Inc. **immediately** for instructions. A Summons must be signed and hand delivered to Jones DesLauriers Insurance Management Inc. or to the Insurance Company. A Summons should not be mailed without first advising Jones DesLauriers Insurance Management Inc. by phone. Failure to follow instructions set forth by your Broker and/or Insurance Company may result in your insurance coverage being voided.

### Proof of Loss

Do not expect immediate payment from your Insurance Company. A Proof of Loss supplied by either the adjuster of Jones DesLauriers Insurance Management Inc. must be completed and signed before payment. Under the statutory conditions of the policy the Insurer has 60 days to pay, however, most Insurers will respond without undue delay.

### Salvage

Property damaged in a loss (salvage) becomes property of the Insurance Company. **Do not** throw out or give away damaged property. The Insurance Company has the right to repair it or sell it.

### GST

Commercial clients will be requested to pay GST, due to the fact that Insurance Companies are exempt. They therefore have no GST credits to apply. Clients are asked to pay from their GST account.