

ELECTRICAL AND ELECTRONICS ENGINEERS PROFESSIONAL LIABILITY INSURANCE INSIGHTS

You Have Reported A Claim – What Happens Next?

You've just reported a claim (or potential claim) to the identified "Notice of Claim" person or firm as shown in your insurance policy's Declarations. What should you expect to happen next in the claims process?

What is the next step?

- The file is opened and assigned to an adjuster.
- The adjuster will send an acknowledgement of the claim to you and will contact you within 24-48 hours to secure additional details / documentation of the loss.
- If a lawsuit has been filed and responsive pleadings are outstanding, the adjuster will likely seek an extension of time in order to complete a thorough investigation.
- Coverage will be reviewed / verified based on the available information. The insurer will advise you if there are any coverage issues.
- If the claim is covered, local defense counsel and/or a local adjuster may be retained to assist in the defense and/or investigation of the claim.

What should you do?

- Be responsive / communicative / cooperative. The early investigation phase is critical. You should provide as much helpful information as possible.
- Gather documentation, such as contracts and any related correspondence, and provide this information to the adjuster.
- Timely provide information such as deadline dates and any time limit demands.
- Advise of any contact from opposing parties or any additional pleadings served on you.
- Pay your deductible timely and in full upon request.

What should you avoid?

- Do not speak with opposing counsel. Any contact by adverse attorneys should be referred to the adjuster and/or defense counsel assigned by the insurer.
- Do not accept liability / blame for any error. Even if the claim is being made by a good client, you should never indicate that you are at fault.
- Do not agree to make any payment or settlement without the insurer's knowledge and agreement – such an agreement will likely not be covered under your policy.
- Do not incur any costs, including defense costs, without the consent of the insurer / adjuster.

If you have any questions, do not hesitate to ask the adjuster, who will work with you in order to keep the claims process running smoothly.



Hunter McFadden, Jr.
Department Head
London Claims Group