

Do's and Don'ts of Liability Claims and Incidents

DO:

- Do give prompt written notice to DRA when a claim or potential claim circumstance is received. A claim means a demand for money or services received by you for damages, including but not limited to, a lawsuit, arbitration proceedings, or alternative dispute resolution proceedings that alleges damages arising from your firm's covered work or services.
- Do whatever is necessary to secure and affect any rights of indemnity, contribution or apportionment you may have.
- Do cooperate with your insurance company. Provide them with all relevant information with respect to any claim.

DON'T:

- Don't assume that because you believe that you have done nothing wrong there is no claim to report. Your liability policy can help to defend you against covered claims even if the allegations are groundless, false or fraudulent.
- Don't make any payment, admit liability, settle any claim or assume any obligation without the prior consent of your insurance company.
- Don't Wait: All claims situations should be reported promptly. For Claims Made and Reported type policies, once a claim or potential claim occurs it should be reported to your insurer as soon as possible. Keep in mind that under such policies coverage will not apply if a claim is not reported within the specific time period set forth in the policy.

To learn more contact DRA Claims: 800-545-3090
www.dealeyrenton.com