

LESSONS LEARNED FROM LOSSES

LIABILITY CLAIMS REMINDER Monthly Newsletter - July 2023



This is a reminder that when a General or Auto Liability loss occurs, please report this to our office as soon as possible and let us handle the claim for you.

INITIALLY,

- Please promptly notify us of an occurrence, or an offense, which may result in a claim.
- We need to know how, when, and where the occurrence or offense took place.
- Provide names and contact information for any injured person or witnesses.
- The nature and location of any injury or damage arising out of the occurrence or offense.

SUBSEQUENTLY,

- Immediately send copies of any demands, notices, summonses or legal papers received.
- Authorize us to obtain records and other information.
- Cooperate with us in the investigation, settlement or defense of the claim or suit at our request.

LASTLY,

- **No insured will, except at that insured's own expense, voluntarily make any payment, assume any obligation, or incur any expense, other than for first aid, without first obtaining our consent.**