

GENERAL CLAIMS PROCEDURES

REPORTING OF CLAIMS OR ACCIDENTS

Any loss or claim that may involve the protection afforded by your insurance program should be reported promptly to Favor & Company. Prompt reporting often prevents minor claims from becoming major problems. Failure to promptly report claims violates the conditions of your insurance policy and could result in the insurance company being relieved of responsibility for payment of an otherwise valid claim.

While a telephone call or online form submission will begin the claim service process, written reports are also necessary and should be forwarded as soon as possible. Once the initial report is received, claims adjusters from the nearest office of the insurance company or independent adjusters from your local community will be assigned as necessary.

We want to remind everyone about their general duties in the claims area. For guidelines on reporting, providing needed information, and more specific claims procedures, refer by claim type to the respective claims procedures sheets.

Adherence to these claims procedures and compliance with your policy duties is so important that we ask you to take a minute to read some of the "fine print" (see below) from your insurance policy. Please make certain that all concerned parties are reminded of these important duties.

1. **EMERGENCY MEDICAL TREATMENT FOR INJURED PERSONS.** As necessary, secure appropriate emergency medical attention for any and all injured persons.
2. **REPORT CLAIMS PROMPTLY.** Contact Favor & Company at (303) 750-1122 and contact your inter/national headquarters for guidance on your organization's internal claims process.
3. **IF SUIT IS FILED OR LEGAL PROCESS SERVED.** If suit, legal process, or claim notice is served upon anyone, immediately notify and forward copies of the suit materials to: Favor & Company, your organization, and the insurance company claims adjuster.
4. **DO NOT ADMIT LIABILITY, ACCEPT RESPONSIBILITY, OR MAKE PUBLIC STATEMENTS.** Your insurance policy requires / provides that no one shall, except at their own expense, make any payment, assume obligations, or incur any expense other than for first aid. Only the insurance company has the authority to accept responsibility, make payments, repair damages, defend, or otherwise settle a claim under the policy.
5. **COOPERATE WITH INSURANCE COMPANY.** Authorize the insurance company to obtain and inspect necessary records and other information. Respond promptly and cooperate fully with the insurance company in the investigation, defense, and settlement of all claims.
6. **ASSIST WITH THE INSURANCE COMPANY'S RIGHTS.** As requested, assist the insurance company in the enforcement of any right against any person or organization that may be liable to the insured because of injury or damage to which your insurance applies.

Please contact us should any questions arise with respect to a claim.