

LIABILITY LOSSES - 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 report claims promptly 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 adjustors from the nearest office of the insurance company or independent adjustors from your local community will be assigned as necessary.

1. **EMERGENCY MEDICAL TREATMENT FOR INJURED PERSONS.** As necessary, secure appropriate emergency medical attention for any and all injured persons.
2. **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.
3. **IMPORTANT! RECORD FIRST IMPRESSIONS AND WITNESS INFORMATION PROMPTLY.** As soon as practical, record first impressions or reports of what happened. Make careful notes of names and current home contacts for all persons involved and witnesses.
4. **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.
5. **NOTIFY FRATERNITY OFFICERS & PREPARE WRITTEN REPORT.** Notify your fraternity/sorority headquarters in accordance with your internal procedures. Prepare and submit a complete and accurate written claim report as soon as possible. Adjustors may request you provide recorded statements. Your claim report should at minimum provide the following information:
 - a) Date, Time, Location, & Circumstances of the Accident;
 - b) Names, Addresses, Phone Numbers of Persons Involved & Witnesses;
 - c) Description of Claim Event;
 - d) Follow-up Information or Actions, (i.e. Medical Treatment or Condition of Persons Injured, Police Report Filed); and,
 - e) Persons responsible for further coordination / handling of this claim.
6. **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 and your organization.

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