



Insurance Register | Insurance Brokers & Risk Advisors

Insurance Claims Procedure

What should you notify to Aon?

You should notify Aon of:

- All incidents that may give rise to a claim by under your policies – whether or not you think the claim will exceed the deductible
- All incidents that may give rise to a claim by a third party against you – whether or not a claim has actually been made against you
- All claims made against you, regardless of your view of the merit of the potential claim or claim. That is, even if you consider a claim is wholly defensible, you should nonetheless notify Aon.

When in doubt, err on the side of caution and notify Aon.

When should you notify a claim?

As soon as an incident occurs or as soon as you suspect that a claim may be made against you.

If practical, you should notify Aon prior to engaging solicitors in relation to the claim. This is because your policies require you to obtain your insurer's prior written consent to the appointment of legal representation in order for you to recoup those expenses under the policy.

What must you NOT do?

You must not:

- Admit liability for any incident or claim or make any payment to a claimant, even on a purely commercial or “no admission of liability”
- Destroy any records relevant to the claim or potential claim

Either action could void your right to recover a policy benefit.

What do you have to do after you have notified Aon of a claim? You must keep Aon advised of all subsequent developments and provide Aon with relevant documents in relation to each claim or circumstance notified within a reasonable time period of such developments taking place.

How will you know what has happened after you have notified Aon of a claim?

Aon will keep you advised of all material developments regarding circumstances or claims reported to Insurers.



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Public and Products Liability Claims

- The date of the loss and the date reported to your organisation
- The place of occurrence of the loss and a brief description of what happened, including the cause of the accident
- Details of the injured person or owners of damaged property
- If known, the nature of the personal injury or damage to property
- Where damage is to property, any available estimate of the cost of the damage
- Copies of any correspondence or legal proceedings between the third party claimant and your organisation