



IF YOU HAVE A CLAIM...

No matter how carefully you operate your business, claims can happen. With your help, Brownyard Claims Management, Inc. can protect your interests and allow you to go on with your business with peace of mind.

If you become aware of an actual or potential claim against your company and/or any employee, complete a Brownyard **CLAIM/INCIDENT REPORT FORM**. Then, please follow these simple steps:

- **Please contact your insurance broker immediately.** Provide all the particulars of the occurrence, offense, claim or suit. Ask that the appropriate standard **ACORD "Notice"** form(s) be prepared and sent to Brownyard Claims as soon as possible (preferably by fax or overnight mail).

If you do not have a broker, please call **Brownyard Claims** at (800) 645-5820 or (631) 666-5050 to report the occurrence, offense, claim or suit. Have the completed **CLAIM/INCIDENT REPORT FORM** with you when you call. The information available on that form will help us expedite investigation and claim file processing.

- **Report all incidents, which might reasonably give rise to a claim as soon as they occur. Do this, even if no one has yet asserted such a claim against you.** Incidents that don't result in a claim will not have an adverse effect on future premium costs, but early notification can result in a more timely investigation. In turn, this will work to your benefit should a claim later be made against you.
- **Do not discuss the matter with anyone not associated with us, especially the claimant or his/her attorney.** You are prohibited by the terms and conditions of your policy to offer admissions of liability or any offers to settle.
- **Refer all claim-related inquiries, documents, demands, notices, summonses or legal papers to Brownyard Claims immediately.** Your cooperation in the investigation or settlement of the claim or defense against the suit, helps us protect your interests.
- **Please review the section of your policy titled *Duties in the Event of Occurrence, Offense, Claim or Suit*.** This section is your guide. If you have any questions, please do not hesitate to call the Brownyard Claims staff.

Call Brownyard Claims Management, Inc. at (800) 645-5820