

PRO-DEMUNITY

INSURANCE SOLUTIONS



## CLAIMS HAPPEN. WHAT DO YOU DO NOW?

Well, let's start by avoiding a claim from happening.

But if you believe one or more parties are considering making a claim against you, contact the Risk Services or Claims Department at Pro-Demunity to discuss options on how to mitigate the risk of a claim. There is no cost, and it might solve a problem before it occurs.

*The key is to reach out to us right away, lean on your alliance, that is what we are here for.*

Now if you have been served a Notice of Action, Statement of Claim, Demand Letter or other originating process then you must take action, and quickly. Pro-Demunity provides "Claims Made" insurance which means the coverage you have applies to the year the policy is in effect, even if the claim is for work completed years earlier. This means the amount of coverage and the type of coverage applies to the year you make the claim. Don't worry we will get through it together.

- **Step 1:** Contact Pro-Demunity Claims Department
- **Step 2:** Fill out a "Notification of Claim" form (found by clicking the link below)
- **Step 3:** Speak to your Claims Manager or Handler. This person is your "go-to" and right hand in the process

### DOWNLOAD CLAIM FORM

If you have Spike-up coverage or Extended Coverage from an insurer other than Pro-Demunity, Pro-Demunity should be advised of the claim to understand what services and coverage they will be providing. We are all on the same team to reach the best outcome.

## WHAT IS THE PROCESS?

You have your architect calling and we have our insurance calling, best to leave that process to us. Pro-

Demnity understands that a claim made against you and your firm feels like an attack, sometimes an unfair one, on your business and your reputation. So, from the moment you complete and submit the Notification of Claim to Pro-Demnity, know we are in your corner and here to take the stress off your shoulders and put it on ours. That's what we are built to do.

Because the process is a legal one, it can be slow and tedious. Rarely is there a quick settlement where everyone goes home happy. But however long or short, we take our alliance with you very seriously and we will work to protect you and your reputation.

## WHAT CAN THE CLIENT EXPECT?

As your ally, Pro-Demnity manages every aspect of the claim, from engaging legal counsel, developing the defense strategy, contesting the claim right through to a final settlement or resolution. We understand that you earn your living as an architect, not defending legal claims, so we will be as respectful as possible with your time, engaging with you only when necessary and providing reasonable lead times for attending meetings or providing supporting documentation. At the same time, we keep you on top of everything and make sure you are aligned with regular updates and status reports as your claim advances through the system. We get through it step by step.

## SUBMIT A CLAIM FORM

Your primary responsibility in the claims defense process, is completing the "Notification of Claim" form, which initiates your defense. You can access it by clicking on the [link](#).

Completing the form as carefully and completely is essential. It is the starting point for the defense strategy and so we need to know all the details to the best of your knowledge when and where each event happened. We are not here to judge but protect and defend your practice.

- [Policy Wordings, Endorsements and Extensions](#)

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