

How to Report a Claim

WHAT WOULD YOU DO IF YOUR CHURCH EXPERIENCED A LOSS?

What would you do if a heavy windstorm damaged the roof of your church or if delinquent teens broke into your church office, stealing expensive sound equipment? What if a child tripped over a cord that should have been secured and injured his elbow?

Property or liability losses such as these are common. If a situation like this happened in your church, what would you do? Do you know how to report a claim? Are you aware of your responsibilities?

PROPERTY LOSSES

Notify your agent as soon as possible, and provide a detailed description of what occurred, including information about the extent of damages. If the loss occurred over a weekend, report the claim early Monday morning.

Immediately, you should make reasonable and necessary repairs to protect your property from further damage. For example, if an afternoon windstorm rips off half of the sanctuary roof shingles, and newscasters forecast thunderstorms that evening, make temporary repairs to the roof.

Brotherhood Mutual's coverage provides for taking steps to protect your property from additional damage, and you don't need permission to do so.

Contact the police for cases in which the law has been violated, such as theft, burglary, vandalism, auto accidents, or suspected arson.

AFTER REPORTING A CLAIM

The Brotherhood Mutual claims department normally acknowledges your claim by telephone or in writing within 24 hours of notification. Our claims personnel will gather any additional information needed and instruct you how to best resolve your claim as promptly as possible.

Generally, two repair estimates by qualified contractors will be required when your building is damaged. If damage to your personal property occurs, you'll need to submit a complete list of damaged items. Your adjuster will also need to verify the value of the damaged items, so the more information (original invoices, specific brand and model information, etc.) you provide, the better.

For more serious losses, an on-site inspection by a staff or independent adjuster will be required to help you establish the full extent of your damages and to give you firsthand guidance to settle your claim. Contrary to popular perception, claims adjusters don't look for ways to minimize your damages unfairly. Their job is to establish the true extent of damages resulting from the claim. Your full cooperation will enable claims personnel to do their job quickly and equitably.

LIABILITY LOSSES

While property losses deal with physical damage to your buildings or to personal property, liability losses involve damage to someone else's property or injury to some person arising out of your premises or activities.

In case of an accident or if you become aware of anything that indicates there might be a claim, notify your agent promptly. Liability claims are settled based on negligence. Just because someone is injured on your premises or at one of your sponsored activities doesn't mean you're liable for the damages.

Don't acknowledge or deny responsibility when an accident occurs. Avoid making statements such as, "We'll take care of everything." Instead, say, "We'll report this injury to our insurance company, and they'll be in touch with you."

If someone is injured, see that appropriate medical care is provided immediately. Without acknowledging responsi-

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bility, provide our name, address, and phone number if requested by an injured person.

WHAT HAPPENS IF YOU'RE SUED?

If you're sued, the plaintiff's lawyer will present your church with two documents: the complaint, a description of the lawsuit, and the summons, a request for your response. In general, your church has 20 days to file an answer—a response to the summons. In some states, however, the response time can be a little longer. If your church doesn't file an answer within the time limit, the plaintiff will receive a default judgment, meaning they win and you lose.

Obviously, time is of the essence at this stage of a lawsuit. When you receive the summons and complaint, send the originals, a copy, or a fax immediately so that Brotherhood Mutual can evaluate the demand.

Once in a lawsuit, refrain from voluntary payments, because they may be construed as an admission of liability. Often churches wonder whether collecting an offering to help pay for the claimant's bills or groceries, for instance, is appropriate. If your church has a normal practice of helping people in these situations financially, that's generally OK. If you're in doubt, be sure to call us.