

James R. Favor & Company

Fraternity / Sorority Risk Management & Insurance Program

(Reporting of Claims or Accidents)

Liability Losses / Claims Procedures

Any loss or claim that may involve the protection afforded by your insurance program should be reported promptly to James R. 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 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 / 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 James R. Favor & Company @ 14466 East Evans Avenue, Aurora, Colorado, 80014. Toll Free (800) 344-7335 – Fax (303) 745-8669.
5. **NOTIFY FRATERNITY OFFICERS & PREPARE WRITTEN REPORT.** Notify your officers in accordance with your internal procedures. Prepare and submit a written claim / fraternity report as soon as possible. For completeness, accuracy, speed, and convenience in reporting both your own and information available from others, you may wish to consider using the services of a public stenographer. Adjustors may request you provide recorded statements. Your claim / fraternity report should at minimum provide the following information:

1) Date, Time, Location & Circumstances of Accident; 2) Names, Addresses, Phone Numbers of Persons Involved & Witnesses; 3) Description of Claim Event; 4) Follow-up Information or Actions, (i.e. Medical Treatment or Condition of Persons Injured, Police Report Filed); 5) 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: James R. Favor & Company, your organization, and the insurance company claims adjustor.

PLEASE REMEMBER WE ARE AS NEAR AS YOUR TELEPHONE. DO NOT HESITATE TO CALL US SHOULD ANY QUESTIONS ARISE WITH RESPECT TO CLAIMS