



**ASR** Underwriting Agencies

# Claims Procedures

## PROFESSIONAL LIABILITY INSURANCE

Arranged through ASR Underwriting Agencies Pty Ltd Underwritten by Certain Underwriters at Lloyd's

### It is critical that you notify us of the claim or potential claim within 24 hours

Managing claims quickly and effectively can save you time and money – best practice in claims management INCLUDES early notification of any circumstances which may give rise to a claim.

#### Reporting and Investigation

It is in your interests to report promptly to the Insurer all facts that may give rise to a claim including:

- Any threats to take action against you;
- Verbal or written demands;
- Anticipated action.

Please investigate the matter and provide a complete Claim Form within 24 hours. If in doubt err on the side of caution by notifying facts that could lead to a claim being made against you.

#### What if I don't know about the Problem?

It is not enough if one of your staff knows about a problem but it is not reported - it is your responsibility to have a system whereby all staff are regularly asked if there are any claims made, threatened or anticipated against you.

#### What should you do when you receive a Complaint?

Please try and obtain as much information as you can so you can assist us with our investigations. Piece together all relevant documents, including any contracts in issue, complete the claim form and forward documents to us as soon as possible. If in doubt, call ASR Underwriting Agencies, and we'll help you get through the notification process. Please do not retain a solicitor or seek legal advice prior to notifying the circumstances to us as this can prejudice your ability to recover those costs as part of your claim.

It is extremely important you do not admit or agree to make a payment (or offset) if you intend to make a claim under your insurance policy. Similarly, if you are contacted by investigators please ensure your broker and/or ASR Underwriting Agencies are aware of this and confirm it is appropriate for you to be providing information. If in doubt, check with ASR Underwriting Agencies prior to providing any documents/information to a third party investigating the circumstances.

#### Claim Report

- Complete the Claim form as soon as possible
- Witnesses or supporting evidence should be identified on the claim form
- Make sure you have investigated the dates the claim was first made against you and included these details on the form.

#### Attach

1. Any written demands
2. Correspondence relating to that demand
3. Any contract which is in issue

If claim is against a subsidiary company, provide details on ownership structure of subsidiary

#### What if they ask me to pay Bills?

Any request for payment of bills or compensation should be directed to our accident management team at **ASR Underwriting Agencies**.

#### How do I complete the Right Form?

To obtain an incident report form go to: [www.asruw.com.au](http://www.asruw.com.au) or contact the office on (07) 3442 3333.

#### Who to Contact?

PLEASE ENSURE THE FORM IS COMPLETED AND SENT WITHIN 24 HOURS OF YOU BEING PLACED ON NOTICE. SEND TO:

#### ASR Underwriting Agencies

PO Box 491  
Beenleigh Qld 4207

[claims@asruw.com.au](mailto:claims@asruw.com.au)

Phone (07) 3442 3333 | Fax (07) 3807 6839

**If you need urgent advice please call (07) 3442 3333**

#### Our Objectives

- To promptly receive and investigate claims so we can minimise exposure for you and the insurer
- To monitor progress of claims
- To reduce the risk of such incidents re-occurring
- To provide risk management information
- To minimise liability premiums and save costs

Early intervention in claims can save you time and money so notify as early as you can!