

## CLAIMS REPORTING AND PROCESSING

The timely, equitable and cost effective processing of all claims is a priority for the APEX program. To achieve this objective, the APEX has entered into a claims management agreement with Capri Insurance Services. Under the terms of this agreement Capri will manage the processing of all claims. Capri will provide a liaison between the APEX office, the Diocese and the loss location.

### In the Event of Property Damage

In the event of a loss, please complete the **Notice of Loss** form contained in this manual and forward it to the Diocese as soon as possible. The Diocese will forward a report to Capri. Once the report is filed, a Capri representative will contact you to advise you of the necessary actions to be taken.

### If Claim is under Deductible

Please report all claims to the Diocese. It is important for APEX to maintain records for these claims and the amount spent on repairs in order to evaluate true claims costs for the group. This will also assist with developing a profile of frequent losses and areas where risk management or other deductibles might be required.

### Liability Claims (Incident Report / Notice of Injury)

- Do not accept liability in any situation for Third Party property damage or bodily injury.
- You may sympathize with and extend reasonable care to the injured party, but in no circumstances should you make any comments as to fault.
- If you are asked to make some compensation to a Claimant, simply advise them that you will refer the matter to your insurance company for appropriate handling.
- Important to obtain names and addresses of any witnesses, as well as written statements from employees or volunteers who may have been directly involved in a reportable situation.
- Treat any serious injury as a potential claim.

Document as much information as possible immediately after the incident, including photos of the exact location if possible (i.e. stairs, parking lots). Memories become less reliable with the passing of time and many claims are not formally reported until many months or even years following the incident.

**Refer to the Risk Management Information Manual as it relates to Liability Claims for more detail.**



## Notice of Loss Asset Protection Insurance Exchange

PLEASE COMPLETE AS MUCH DETAIL AS POSSIBLE AND FAX TO  
CAPRI INSURANCE SERVICES LTD. 1-250-860-1213 PH. 1-888-668-4441

DATE OF LOSS: \_\_\_\_\_ Time of Loss: \_\_\_\_\_

EPISCOPAL CORPORATION: \_\_\_\_\_

LOCATION OF LOSS (PARISH): \_\_\_\_\_

Parish Contact Person \_\_\_\_\_ Telephone # \_\_\_\_\_

Fax # \_\_\_\_\_

Email Address \_\_\_\_\_

ACCURATE DESCRIPTION OF THE CAUSE & TYPE OF DAMAGE (OR OCCURRENCE IF LIABILITY  
INCIDENT): \_\_\_\_\_

Police/Fire Department to Whom Reported: \_\_\_\_\_

Police File No. \_\_\_\_\_ Officer's Name \_\_\_\_\_

### INJURED PARTY

Name: \_\_\_\_\_ Age \_\_\_\_\_

Address: \_\_\_\_\_ Phone No. \_\_\_\_\_

Extent of Injury (if known) \_\_\_\_\_

Name of Person Providing Report \_\_\_\_\_

Date Reported to Episcopal Corp. \_\_\_\_\_ Time \_\_\_\_\_

### FOR EPISCOPAL CORPORATION USE ONLY

Scheduled Item # \_\_\_\_\_ Estimate of Loss \$ \_\_\_\_\_

Date Reported to Capri Insurance: \_\_\_\_\_ Time \_\_\_\_\_

### FOR CAPRI INSURANCE USE ONLY

Date Claim Report Received \_\_\_\_\_ Claim # \_\_\_\_\_

Adjuster Assigned \_\_\_\_\_

Claims Procedures Taken: \_\_\_\_\_

