

Westport E & O Policy Claim Reporting Process

IF YOU HAVE SUIT PAPERS CONTACT US IMMEDIATELY

WHAT TO DO IF YOU HAVE A CLAIM OR POTENTIAL CLAIM

- **Do not admit liability—to the insured or the insured’s insurance company**
- **Be empathetic, but be careful what you say**
- **Do not discuss the existence of an E&O policy with anyone—and don’t provide copies**
- **Do not offer to pay the claim yourself**
- **Appoint a person who will be the agency’s sole point of contact for all matters related to the claim.**
- **Interview every person in your agency involved in the claim—and remember it’s not about the “who”, it’s about the what, when, where, and how**
- **It is important to have each person involved in the situation write a narrative describing the incident and check the customer’s file to determine the chronology of events**
- **Cooperate fully with your E&O carrier**

The Westport policy is a claims made policy, it is to the insured’s benefit to report any and all claims/potential claims to insure that they are timely reported as the policy requires that insured’s report “claims” and/or “potential claims”.

A normal agency reaction is that the mere reporting of a claim or potential claim could result in an adverse underwriting action taken toward the agency. However, reporting a potential claim to the Westport claims department does not automatically result in any underwriting action by the Westport underwriters. Each claim/potential claim is reviewed on an individual basis by the underwriter to determine the facts and circumstances.

Contact brenda@iiaiowa.org or megan@iiaiowa.org to obtain a claim form or www.iiaiowa.org - Products & Services – E&O – Westport – Claim Reporting Form. Submit the Claim Form by Fax: 877-880-1590 or Email: ClaimsNAFinPro_CorporateSolutions@swissre.com

Please include all documentation relative to the potential claim including policy/coverage information and any notifications from the insured, insurance company or someone representing them along with timeline. The claim will be assigned to one of Westport’s claims specialists.

If you have any questions, please let us know. 1-800-272-9312