



**Not sure how** to handle a claim situation? Use this checklist as a guide and call Utica National. Your concerns are important to us!



## E&O Claim-handling Guidelines

### You should...

Promptly report any claim, error, or concern. Utica National's professional E&O Claims Specialists will determine whether the matter qualifies as an actual claim or as an incident.

- Report a matter of concern:
  - **by phone:** 800-598-8422; ask for E&O Claims
  - **by mail:** Utica National Insurance Group, P.O. Box 6610, Utica, NY 13504-6610
  - **by fax:** 888-538-2018
- Submit your policy number, name, address, and phone number.
- Submit name, address, and phone number of client/customer/claimant and a detailed description of the claim or incident.
- Submit specific dates, as follows:
  - 1) month, day, and year that error allegedly was made;
  - 2) month, day, and year claim was made against your agency or suit was served;
  - 3) effective/expiration dates for client's policy.
- Refer to your policy for detailed information about insuring agreements, conditions, and exclusions.
- Comply with policy agreements and conditions to avoid jeopardizing coverage. When in doubt, please call and inquire.
- Refer all inquiries to Utica Mutual Insurance Company.
- Stay calm. We are an experienced provider of Errors and Omissions coverage, serving our E&O policyholders since 1966.

### You should never...

- Provide any recorded or written statements concerning an error or claim involving your agency.
- Make any admissions of liability.
- Make or commit to payment without consulting Utica National.
- Alter or make changes to records involving the claim or incident.
- Discuss the matter with anyone other than your own personal counsel or a Utica National representative.
- Allow the inspection, copying, or removal of your records without consulting Utica National.

*NOTICE: This information is provided solely as an insurance risk management tool. It is provided with the understanding that the member insurance companies of the Utica National Insurance Group are not providing legal advice, or any other professional services or advice. Utica shall have no liability to any person or entity with respect to any loss or damages alleged to have been caused, directly or indirectly, by the use of this information. You are encouraged to consult an attorney or other professional for advice on these issues.*



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