



Timely Claim Notification by the Insured Reminder

Timely claims notifications are an important part of the claims process. Late notification or lack of reporting situations may affect both you, the insured, and AIG, and put us at a disadvantage when a claim is finally submitted or lawsuit papers are received. **How?**

- Witness memories may fade or witnesses may not be available making it difficult to secure statements.
- Physical evidence may not be retained and crucial information could be lost.
- Photo documentation may not be available to help determine extent of loss.

When you do not report a claim, or delay reporting a claim, the cost can be significant. **Why?**

- Damage amounts awarded in a suit can be higher due to lack of response to the Court.
- Important proof, which might be favorable to reducing a claim payout or dismissing a claim against your company altogether, may be unavailable.

Where does this lead?

Potential for higher claim awards, higher insurance rates and premiums, and higher costs to your bottom line.

What can you do to prevent this from happening?

The following are some best practice suggestions in the event of an occurrence:

- Notify AIG as soon as practicable of any occurrence or incident from which a claim may arise
- Notification should include:
 - How, when, and where the occurrence took place
 - Name and address of any injured persons or witnesses
 - Nature and location of any injury or damages
- If a claim is made or a suit is brought against you:
 - Record the information of the claim or suit and the date it is received
 - Notify AIG as soon as practicable
- Send copies of any demands, notices, summons, or legal papers received
- Authorize AIG to obtain records and other information
- Cooperate in any investigation or settlement of the claim or defense against the suit
- No Insured should, except at their own cost, voluntarily make a payment, assume obligation, or incur any expense, other than for first aid, without AIG's consent

Your best protection is contacting AIG as soon as possible after an incident, so we can respond on your behalf and reduce these costs.

**To report a claim, please call the
Claims phone number on your
policy or contact your agent.**

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