

CLAIM REPORTING AND HOW TO PROTECT YOUR INSURANCE

Your ASCE Professional Liability policy is written on a “Claims Made” basis, the most widely available (if not only) form of Professional Liability Insurance for engineers. In determining coverage, your insurance carrier will investigate when the alleged wrongful act took place and the date the claim is first known by the insured. The date first known must be within the policy period and reported to the insurer within that policy period. Your policy is typically issued with a “Prior Acts Date,” which means that the policy will not provide coverage for any claim asserted against you when the alleged wrongful act and/or service that led to the claim occurred prior to that date.

ALL CLAIMS must be reported. Failure to do so could jeopardize your coverage.

WHAT IS A CLAIM?

A claim is defined as a demand for money or services, naming the insured by reason of an act or omission in the performance of engineering services. A claim also includes the service of suit or the institution of an arbitration proceeding against the insured.

Claims may be presented either in writing or orally and may be from an individual or attorney. Quite often, an attorney will put a party on notice of a claim prior to filing a lawsuit by calling or sending a letter. This contact is the first notice of a claim.

You are always eligible for coverage if you report. Contact your claims representative immediately to determine if a situation is a claim or an incident. In the event you are dealing with an unhappy customer, you may be able to report the situation as an incident.

REPORTING

Anytime there is a demand for money, you must report. We suggest that you:

1. Report oral demands in writing and forward copies of written demands to:

Pearl Insurance

Attn: ASCE Professional Liability - Claims
1200 E. Glen Ave.
Peoria Heights, IL 61616-5348

Toll Free: 1.888.619.1908

Fax: 1.866.817.9009

Email: ascepro@pearlinsurance.com

2. Following your notification to Pearl, be prepared to provide them with copies of the project file and a complete chronology of events, including conversations with the client during the project. Specific instructions will be provided to you following notification of the claim. A report of an incident will not require as much detail as an actual claim.

The products and/or services described are underwritten by Certain Underwriters at Lloyd's of London. The information is intended to present a general overview for illustrative purposes only. It is not intended to constitute a binding contract. Please remember that only the relevant insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions for an insured. All products and services may not be available in all states. Copyright © 2008 Pearl Insurance. All rights reserved.



Exclusively for Members

ASCE
PROFESSIONAL LIABILITY

P E A R L
INSURANCE

1200 East Glen Avenue
Peoria Heights, IL
61616-5348

Ph: 1.888.619.1908
Fax: 1.866.817.9009
www.asceinsurance.com



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ASCE PROFESSIONAL LIABILITY CLAIM REPORT

Notice of each and every incident, claim, or suit is to be sent immediately to Pearl Insurance at the address shown below. Tips and procedures on reporting claims can be found on the enclosed form. If you have any questions about the reporting process, contact the ASCE Professional Liability Claims Department at 1.888.619.1908.

Firm Name:

Contact Name:

Address:

City:

State:

Zip:

Phone:

Fax:

E-mail:

Policy #:

Policy Period:

Name of Claimant:

Date of Occurrence:

Project Involved:

Name of Professional(s) Involved:

Area of Practice:

Has suit been received:

Yes

No

Date of Service:

Specific Nature of Incident:

Note: Include type of demand (verbal or written) for damages that may result and a copy of all written demands/legal documents if a lawsuit has been initiated/served.

Requested by:

Signature:

Date:

Send to: Pearl Insurance

Attn: ASCE Professional Liability - Claims

1200 E. Glen Ave.

Peoria Heights, IL 61616-5348

FAX: 1.866.817.9009

E-mail: ascepro@pearlinsurance.com

