

Bringing you real solutions to real claims

TAILGATE TALK



Protect Yourself – Report Claims Promptly!

THE PROBLEM:

ABC General Contracting built and sold a custom home. One week after the homeowner moved in, the finished basement flooded due to a leaking pipe. In an effort to provide superior customer service, ABC immediately sprang into action. They contacted restoration companies to clean up the water and then started making repairs to the home. However, ABC failed to notify their agent or their insurance carrier for two months.

THE SOLUTION:

When this loss occurred, ABC made many phone calls to get the wheels in motion to fix the problem for their customer. They just needed to make one more phone call to their agent so the Insurance Company's claim adjusters could respond.

Why is this important?

1. It gives the insurance company the opportunity to inspect the damages. This can be done without delaying repairs for the homeowner.
2. It gives the insurance company the opportunity to investigate and preserve evidence. In this example, it appears that the plumber was responsible for the loss. Potentially, the plumber's carrier may reject the tender of the claim because the evidence of their faulty installation is gone. In addition, they can claim there is no way for them to verify the damages.

Whether it is a property damage claim or jobsite bodily injury claim, it is very important to report losses promptly. The tendering of a claim to the responsible subcontractor can be severely impacted if your carrier does not have the ability to document the damages, preserve vital evidence and question witnesses. As a result, your policy could be adversely impacted by losses that should be paid by the subcontractor.

In the event you have a claim

Claims can be reported directly to York Claims Services via fax or email to:

(York Claims will contact the insured within 24 hours!)

1-800-973-3875

HB@york-claims.com

Homebuilders Program Claim Director is a Resource!

If you have questions about the claim process or need assistance you can contact:

Joe Saraiva, Homebuilders Program Claims Director

1-800-970-9778 Ext 151

e-mail JWSaraiva@nsminc.com