

# Claims reporting guidelines

The actions taken immediately following a loss can significantly impact the claims resolution process.

The following guidelines are intended to provide you with assistance in the event of a loss.

## Casualty (general liability)

Casualty claims include:

- Injuries to others resulting from your business activities or products
- Injuries to others occurring on your property
- Damage to third-party property resulting from your business activities or products
- Damage to third-party property occurring on your property

If a loss occurs:

### Do:

- Complete the liability claim form (available at [www.zurichcanada.com](http://www.zurichcanada.com)) and submit it to Zurich's claims department.
- Secure as much information as possible about the parties involved.

### Do not:

- Admit liability or offer payment.
- Discuss the loss with anyone other than the police or a Zurich representative.
- Destroy/dispose of related items.

## Automobile

Automobile claims include:

- Injury to others or damage to the property of others (including vehicles) arising out of the operation or use of an insured vehicle
- Injury to yourself, injury to a member of your family or from damage to an insured vehicle, depending on the type of coverage provided by your policy (i.e., no fault or uninsured motorist laws)

If a loss occurs:

### Do:

- Call the police and make a formal report.
- Secure as much information as possible about the parties involved, including driver's license and insurance company name.
- Attempt to secure the name, address and phone number of any witnesses present.
- Complete the automobile claim form (available at [www.zurichcanada.com](http://www.zurichcanada.com)) and submit it to Zurich's claims department.

### Do not:

- Admit liability or offer payment.
- Discuss the accident with anyone other than the police or a Zurich representative.
- Destroy/dispose of related items.

## Property

Property claims include damage to or loss of company property, including:

- Physical damage to real property and business personal property
- Business interruption and extra expense
- Burglary or robbery

If such a loss occurs:

### Do:

- Take immediate action to protect your property from further damage, securing a temporary board-up service if necessary.
- Immediately report the damage to the police, if applicable.
- Complete the property claim form (available at [www.zurichcanada.com](http://www.zurichcanada.com)) and submit it to Zurich's claims department.
- List all items damaged or stolen. If original receipts are available, provide them to your Zurich claim representative.

### Do not:

- Speak with third parties about the claim.
- Destroy/dispose of damaged property.

## Legal proceedings

If you are served with a statement of claim, summons, complaint or writ, immediately report this to Zurich's claims department to allow for same-day transmission of all appropriate documents. A response must be filed with the court within a specified time. Legal papers submitted late could result in a default judgment.

## Multiple reporting channels deliver flexibility and convenience

Prompt claim reporting is critical to our shared goal of bringing claims to a successful resolution.

Our Web site, [www.zurichcanada.com](http://www.zurichcanada.com), features instructions and notice of loss forms, which should be completed and forwarded to Zurich immediately following a loss.

Customers can report a claim through toll-free phone or fax numbers, e-mail or postal mail 24 hours a day, 365 days a year. We created these options as part of our ongoing effort to make the claim reporting process as convenient as possible. Our experienced representatives work to ensure that your claim is processed quickly and efficiently — regardless of the reporting channel you use.

- **On-line:** [www.zurichcanada.com](http://www.zurichcanada.com)
- **E-mail:** [claims@zurich.com](mailto:claims@zurich.com)
- **Phone:** 866-345-3454
- **Fax:** 877-977-8077
- **Mail:** Zurich, Claims Department  
Attention: New Claims  
400 University Avenue  
Toronto, Ontario M5G 1S7

We will confirm receipt of your claim within one business day. In the event of a serious loss, a specialist will be in touch with you within hours of reporting the claim.

Zurich

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