

When to Call Aon

Any time you feel uncomfortable with a particular claim situation, please contact your Aon claims representative. Clients frequently seek our assistance and expertise when claims involve catastrophic losses, questionable liability issues, contract language issues, or claims involving questionable coverage. Some examples:

- Losses involving serious injury or death
- Major fire and other property losses
- Losses of a “sensitive” nature requiring confidential and discreet handling
- Losses requiring assistance in “crisis management”
- Situations where you are being asked to defend and/or indemnify another party due to contract language
- Situations involving additional insured coverage you provide to another party
- Questions as to which type of policy to report a claim under (e.g., auto versus general liability)
- Dissatisfaction with insurance company claims representative or their response time

Things You Should Know – Helpful Hints

- In the event of property damage, you are responsible for protecting the property from further damage after the initial loss.
- Your policy allows you to make emergency repairs to protect your property from further damage. Keep all pertinent documentation.
- Discuss your claim only with those persons who properly identify themselves as your claims representative, your counsel or fire and law enforcement officers.

Other Considerations

Clearly identify to the insurance claims representative who in your organization will make final decisions during the adjustment process.

If you have contractors you prefer, or repair facilities you wish to use, please make them known to the claims representative.

The insurance company is entitled to inspect and appraise the damage. If they are aware of your repair preference, joint inspections can assist in arriving at agreed repair or replacement figures.