



WHAT TO DO IF YOU HAVE A CLAIM

1. Contact your insurance agent right away. Either you or your insurance agent should then immediately notify Hanover of the claim.
2. If the claim involves a building collapse or a bodily injury, take photographs or a video of the accident site. Photographs taken promptly may be found to be the primary evidence in your defense.
3. If you think you need immediate advice, please contact Hanover. When appropriate, you will be referred to experienced legal counsel in your region.
4. Accept all papers without comment. Do not admit liability or try to blame someone. Wait until the investigation reveals all to decide who is responsible.
5. Gather your documentation. Completion of the attached Notification of Claim Form will assist us in speedier processing of your claim. Be sure to include the following items in the information you forward to us:
 - a. Your firm name, address, telephone number, fax number, email address, and the name of your contact person;
 - b. Your policy number;
 - c. The date, time, and location of the incident you are reporting;
 - d. A brief description of the allegation;
 - e. The name of the person or entity making the claim;
 - f. The amount of the demand;
 - g. Any lawsuit papers or legal proceedings; and
 - h. A brief description of your duties at the job site.
6. Remember to contact Hanover before attending any conferences or engaging in settlement discussions about a claim or potential claim.
7. Do not sign or accept settlements or releases for or from anyone without approval from Hanover.

REMEMBER

We want to help you control your losses. Do not hesitate to call us whenever you have a question or an issue you would like to discuss. It is our business to serve you.

You may find the following suggestions helpful in reducing the number of claims you're associated with:

1. Always use sub-consultants who have insurance.
2. Don't accept jobs that are beyond your firm's scope unless you have a licensed and insured sub-consultant ready to do the work and willing to indemnify you for losses.
3. Don't agree to indemnify anyone in a contract and don't sign any contracts unless you've had a legal representative review the contract first.

It is our goal to work with you. If you have any questions, do not hesitate to call.

msuarez@hanover.com

Fax: (508) 926-5074

Phone: (508) 926-5074

The Hanover Insurance Company
Attn: Manny Suarez
P. O. Box 15145
Worcester, MA 01615

NOTIFICATION OF CLAIM

Please complete and send BY EMAIL to
Hanover Insurance Company at the following addresses:

msuarez@hanover.com

Date: _____

Name of Insured: _____

Contact Person for Insured: _____ Email: _____

Phone Number: _____ Policy Number: _____

Date you received first Notice of Claim: _____

ATTACH COPIES OF ALL SUIT PAPERS, DEMAND LETTERS OR OTHER CLAIM DOCUMENTS. (You Must retain originals in a safe, secure location, to be provided to defense counsel later.)

ADDITIONAL INFORMATION TO EXPEDITE HANDLING OF THIS CLAIM:

Name of Claimant: _____

Name, email, and phone number of claimant's attorney: _____

Name, address and type of project involved in this claim: _____

Date(s) you performed the professional services now at issue: _____

Brief description of claim: _____

Does this claim involve a written contract to which you were a party? Yes No

If so, please provide a copy of this contract for Hanover's review.

Is this claim or incident also being reported to another insurance carrier? Yes No

If so, please specify the carrier, the type of coverage (CGL, E & O, etc.) and date notified:

Please attach additional documentation or contact information that you feel will be helpful.

Please have a principal, partner, or officer sign this Notification of Claim.

Signature: _____ Title: _____