

MAKING INSURANCE CLAIMS AS A GWS GENCO GROUP CLIENT

At GWS Genco Group we consider effective claims management to be one of our core competencies and should a claim arise you can help us deliver the best outcome to you.

It is important that you notify us of any claim or potential claim or circumstance that may give rise to a claim under your various policies. It is your responsibility to notify these circumstances to us.

Failure to adhere to the notification requirements particularly timing, as set out in the policy or other coverage document, may entitle Insurers to deny your claim. In presenting a claim it is your responsibility to disclose all facts which are material to the claim.

It is impossible to give guidelines for procedures in every claim, simply because of the nature of accidents –

- They cannot be predicted
- They do not follow set patterns

However by following the general procedures outlined below, the impact of an incident or loss on your business operations will be minimised.

1. Report the incident to GWS Genco Group by telephone, facsimile or email – wherever practical, within 24 hours of the incident.
2. Regardless of whether or not the claim has been reported or a loss assessor appointed, you must immediately do whatever is necessary to prevent further loss of life or property damage. For example:
 - Call the fire brigade, ambulance, police or other appropriate emergency service.
 - If during business hours, ensure the evacuation, if necessary, of staff and neighbours.
 - If critical machinery fails, commence investigations to locate replacement plant or services.
 - Have a security company install boarding over smashed windows and, if appropriate, employ an overnight security watchman.
 - Remove property which is exposed to further damage to a more secure place if possible.
 - Providing no danger to life or limb is involved, ensure the safe removal and storage of vital business records.
3. Complete all claims documentation and forward to GWS Genco Group with any supporting documents without delay.

4. Whatever the circumstances of the incident, **DO NOT ADMIT LIABILITY EVEN IF YOU THINK YOU ARE AT FAULT.** Your Insurer is entitled to deny a claim or pay a reduced amount if statements made by you or your employees prejudice the Insurer's position.