

## INSURANCE CLAIMS NOTIFICATION GUIDE

This guide does not form any part of the Policy Document(s) and it is of the utmost importance that the terms and conditions of the Policy Document(s) are read and adhered to.



### Who to notify?

If your policy says you should deal directly with your insurer, you should notify the claim in writing directly to them (details will be in your contract).

If the claim is to be made through WTW you should contact your usual WTW contact or Account Executive.



### When to notify?

You should notify the claim as soon as you first become aware of a claim or of a circumstance that may give rise to a claim. If a claim is being pursued against you, notification should be made immediately irrespective of:

- ✓ The amount which may be involved.
- ✓ Whether you consider the claim or circumstances may be spurious or without merit.



### What to notify?

Please ensure the following information is provided to Insurers (list not intended to be exhaustive).

- ✓ Date of the claim or the date when you first became aware of the circumstances which might give rise to a claim.
- ✓ Brief details of the nature or circumstances of the claim and copies of any correspondence or documents that may be relevant to the claim
- ✓ If claims are made against you, please also provide the name(s) of the person(s) seeking to claim against you together with your views on the claim or circumstances and responses to any allegations made or anticipated being made against you.
- ✓ Your estimate on the amount which may be involved.
- ✓ Any other relevant information relating to the claim or circumstances that insurers might reasonably need to know



### Your key duties in the event of a claim or circumstances which may give rise to a claim

- ✓ Do not admit liability.
- ✓ Do not settle or make or promise any payment.
- ✓ Do not disclose you have made or are intending to make a notification under your policy.
- ✓ Do not take any action which might prejudice insurers position or their ability to investigate a claim or circumstance which is expected to be notified under your policy.



### Settlement Stage

If WTW need to make a payment to you for your claim, you will need to go through our Bank Account Validation (BAV) Portal in order for us to make that payment to you.

Our BAV team [BAVPortalTeam@willistowerswatson.com](mailto:BAVPortalTeam@willistowerswatson.com) (wtwco.com), will contact you with detailed guidance to initiate the portal process when needed.

The BAV Portal is a tool that enables us to verify the authenticity and accuracy of bank account details provided by you. It acts as an additional layer of protection against fraudulent activities and minimizes the risk of unauthorized transactions benefitting both our customers and WTW.

*The benefits of using the portal for both our customers and WTW are:*

- ✓ Risk reduction from fraud due to Multifactor authentication results in strengthening the security of the portal
- ✓ Independent verification of bank details by secondary contact, if applicable. In the case of a sole trader, secondary contact verification is not required

If you are in any doubt, please contact your WTW contact/Account Executive who will assist/guide you in determining the appropriate course of action

The information provided in this Claims guide is intended for use as a guideline and is not intended as, nor does it constitute legal or professional advice. WTW does not warrant that adherence to, or compliance with, any recommendations, best practices, checklists, or guidelines will result in a particular outcome. WTW does not warrant that the information in this Claims Manual constitutes a complete and finite list of each item or procedure related to the topics or issues referenced herein. Furthermore, laws, regulations, standards, or codes may change from time to time, and you should always refer to the most current requirements and take specific advice when dealing with specific situations. In no event will WTW or any of its subsidiaries or affiliates be liable in tort or in contract to anyone who has access to or uses this information. WTW does not limit or exclude any liability for death or personal injury caused by its acts or omissions.