

# Behaviour in case of a claim

## General Information

**Please do everything necessary to avoid a larger claim. Keep calm; please start any salvaging immediately.**

Please report any claim to us immediately, so that we can inform the insurer and have a loss adjuster appointed, if needed. Please do not change the damage area – with the exception of any prevention activities – and do not begin any clean-up activities until the survey by the insurer and/or the police has taken place. Please take pictures of the damage and prepare a claims report including a description of the loss, how and why it occurred, the approximate amount of the claim (non-binding) and a list of all damaged, stolen, destroyed and salvaged goods. The list below is of a general nature and does not allow any conclusions about insured risks:

### 1. Property Insurance

- Fire must reported to the fire brigade/police; also if goods have been lost or are missing as a result, this should also be reported to the police.
- For mains water insurance: turn off lines causing damage until (provisional) repair so that no further water can escape; initiate drying measures after the cause of the damage has been rectified, if necessary.
- After storm/hail damage: Seal roofs or similar (provisionally), fasten loose parts, close openings (provisionally)
- Burglary / Robbery: this must be reported to the police; please provide the journal number from the police.
- Send the list of stolen items to the police and the insurer.

### 2. Electronic Equipment Insurance

- Affected equipment must be switched off from any voltage.
- Rooms affected by smoke must ventilated; air conditioning systems must not be used. High air humidity must be reduced.
- Theft, Burglary, Robbery or looting must be reported to the police.
- Compile list of stolen items.
- Prepare receipts for replacement cost.
- The journal number of police should be requested.

### 3. Data Insurance

- Affected equipment must be switched off from any voltage.
- Please do not undertake any functioning tests. Data memory should be moved out of the damaged area and should be packed air-tight and sealed.
- Status and measures which have taken place must be documented. Please list all information which is saved on the data equipment.
- Defective data equipment, especially hard disks, must be secured and should not be given to any IT repair companies.
- Careful planning of the use of back up measures.

### 4. Liability Insurance

- Please provide the claimant with the name and address of your liability insurer.
- Do not make any comments about your liability.
- Do not make payments to the claimant.
- Do not accept the offset with any receivables you have with the claimant.
- All correspondence of the court incl. affidavit of service (incl. envelope) must be sent to us immediately for forwarding to the insurer.
- Also unjustified claims must be sent to insurers (to decline any liability on your behalf).

### 5. Cyber Insurance

- Immediately call the Hotline provided in your insurance policy.
- Ransomware: Never communicate with any criminals or even pay a ransom.
- Liability: Do neither totally nor partly accept or settle any claim.

### 6. Marine Insurance

- Received goods must be examined immediately to check for any possible damage. Any damages must be mentioned and confirmed in writing on the consignment note.
- If you already have the suspicion of damage, please do not sign the consignment note without comment of such.
- If goods are delivered in a container, please make sure the locks and seals are checked. If a container is damaged or locks/seals are damaged or missing or the consignment note is showing something different, please make sure this is confirmed in writing on the receipt of delivery and signed by the supplier.
- Condition of the shipment and packaging should not be changed until the loss adjuster has arrived, except for any loss minimisation measures.
- Third parties (shipping, railway, postal, carrier companies etc.) must be held liable in writing immediately. Please ask them to conduct a joint loss survey.
- Please ask for a confirmation of the loss/damage.
- Deadlines for complaints to the shipper must be kept due to recourse actions.

### 7. Accident Insurance

- After an accident which might result in an indemnification, please immediately contact a doctor.
- If following the accident a death occurs, beneficiaries must report this immediately.

### 8. Construction- and Machinery Breakdown Insurance

- Changes at the loss location prior to a survey by insurers are only allowed if required due to safety reasons.
- Theft – if covered – should be reported immediately to the police. The journal number should be requested.
- Replaced equipment/parts should be kept until a survey by the insurer or loss adjuster has been conducted.

### 9. Legal Aid Insurance

- Do not make any comment to the Prosecution Office without a lawyer.

### 10. Directors & Officers Liability Insurance

- Do not accept or settle any claim for damages (partial or total).

### 11. Automobile Insurance

- Do not make any comments about your liability.
- Please obtain following important details from the other party involved: name, address, licence number, name of the insurer, insurance policy number.
- Please prepare an accident report and note the name of any witnesses.
- Claims with any wildlife must be reported to the police or landlord.
- Important! In case of a property loss please remember that you are bound to the advice of the loss adjuster.

**Willis Towers Watson Versicherungsmakler GmbH**

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**Please report every claim immediately!**

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