

U.S. Rotary Club & District Liability Insurance Program **Incident Handling Guidelines**

When an incident occurs, an *Incident Report* must be completed by the Insured U.S. Rotary club/district and sent to Rotary International Risk Management immediately to allow for proper investigation. The reporting of an incident may or may not lead to an actual compensable claim.

York Services, Inc., the third-party claims administrator contracted to handle general liability claims on behalf of PPH National Insurance Co, will handle the incident investigation, determination of liabilities, and coordinating of any defenses (when necessary) for an incident.

- 1. Incident Reporting Requirements.** Complete an *Incident Report*, as soon as practicable, with as much detail as possible, but do not delay the reporting due to lack of information. The *Incident Report* form can be found on the ***Insurance Information Portal*** and should be submitted to PPH National Insurance Co. at claims@rotary.org or by fax to (847) 556-2147.
- 2. Do Not Make Payments or Promise Coverage.** Do not pay any legal or medical costs, assume any obligation or offer/agree to any settlement. Your coverage under the insurance policy will be jeopardized if you voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without the insurance company's consent.
- 3. Do Not Admit Liability.** The insurance policy **prohibits** this.
- 4. Do not** try to handle the claim without the assistance of the insurance company.
- 5. Full Cooperation Required in Investigation of Incident.** Your full cooperation is required to gather the necessary information needed for a thorough investigation, including details of incident, location of incident, description of injuries and names, addresses and phone numbers of involved parties and witnesses.
- 6. Documents Pertaining to Incident.** All documents pertaining to the incident, including contracts, certificates of insurance, demands, notices, summons, or other legal papers, must be forwarded to PPH National.
- 7. Contact with Claimant or Claimant's Attorney.** Any contact (including calls and/or emails) made by claimant or their attorney should be directed to the claims adjuster assigned by York Services to investigate the matter.