



When a Liability Loss Occurs



Someone may be injured on your premises, or possibly as a result of your operations—including a product or service you may have provided or sold.

- Try to remain calm.
- Identify any injured parties. Call 9-1-1 if medical attention is needed.
- Do not blame or accuse. Do not admit to any fault.

Be safe.

- Account for everyone you know who may be involved or at the scene.
- Secure the immediate area until the site can be surveyed and potential risks of injury are identified and/or resolved.
- Wear appropriate shoes, gloves, and protective clothing while at the loss site.

Involve the authorities.

- If a possible crime has been committed, a law or statute has been broken, or there's a possible threat to public safety, contact the appropriate authorities and/or utilities.
- Cooperate with their response and any subsequent investigation.

Preserve the scene.

- Take photos of the scene, current conditions, and any damage to property prior to the site being disturbed, property or vehicles being removed, and/or any temporary or permanent repairs being completed.
- Save/secure any video surveillance of the area.
- If practical, do not disturb the scene until you have spoken to a claims representative.
- Control and retain any damaged property or machinery/equipment that may have caused an injury.
- Make temporary repairs to prevent further property damage or injury.

Collect and provide critical information—names, addresses, phone numbers, etc.

- Injured party and any possible injuries.
- Property owner and description of the property damaged.
- Witnesses.
- If subsequently contacted by another insurance company or an attorney, do not discuss the incident with them or sign any documents. Instead, refer them to your insurance company's claims representative.
- If you are served with a lawsuit, contact your claims representative immediately.

Report the loss promptly.

- Many factors contribute to the price of insurance, but one of the most significant is the cost of claims. Statistics show that for each week claim reporting is delayed, the total cost of the claim may increase substantially. Help us reduce claims costs through prompt reporting.
- **If anyone is injured, and/or property damage is significant, please contact us at:
Client Contact Center (888) 333-4949**
- If no one is injured, and/or property damage is not significant, you may also contact the Client Contact Center or report the claim via:
Internet: federatedinsurance.com—Fax: 866-636-8660—E-mail: pcclaims@fedins.com

Attend to the hazard as appropriate.

- Take reasonable steps to prevent additional injuries.

This publication is intended for general information purposes only and is not an offer of insurance. It does not include specific coverage information. Coverage for actual claims will be determined by the individual policy terms and facts of the claim. This is not provided as a substitute for any regulatory standards that may apply. The contents of this publication should not be construed as coverage or legal advice. Qualified counsel should be sought regarding questions specific to your circumstances.