



## E&O Claim-handling Guidelines

Not sure how to handle a claim situation?  
Use this checklist as a guide and call Utica National.  
Your concerns are important to us!

### You should...

- Promptly report any claim, error, or concern. Utica National's professional E&O Claims Specialists will determine whether the matter qualifies as an actual claim or as an incident.
- Report a matter of concern:
  - by phone: 800/274-1914; ask for E&O Claims
  - by mail: Utica Mutual Insurance Company, Attn: E&O Claims, P.O. Box 5310, Binghamton, NY 13902
  - by fax: 888/538-2018
- Submit your policy number, name, address, and phone number.
- Submit name, address, and phone number of client/customer/claimant and a detailed description of the claim or incident.
- Submit specific dates, as follows:
  - 1) month, day, and year that error allegedly was made;
  - 2) month, day, and year claim was made against your agency or suit was served;
  - 3) effective/expiration dates for client's policy.
- Refer to your policy for detailed information about insuring agreements, conditions, and exclusions.
- Comply with policy agreements and conditions to avoid jeopardizing coverage. When in doubt, please call and inquire.
- Refer all inquiries to Utica Mutual Insurance Company.
- Stay calm. Utica National is an experienced provider of Errors and Omissions coverage, serving our agent/customers since 1966.

### You should never...

- Provide any recorded or written statements concerning an error or claim involving your agency.
- Make any admissions of liability.
- Make or commit to payment without consulting Utica National.
- Alter or make changes to records involving the claim or incident.
- Discuss the matter with anyone other than your own personal counsel or a Utica National representative.
- Allow the inspection, copying, or removal of your records without consulting Utica National.