



CLAIM-HANDLING GUIDELINES

*Not sure how to handle
a claim situation?*

*Use this checklist as a guide
and call Utica.*

Your concerns are important to us!

You should...

- Promptly report any claim, error, or concern. Utica'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: 972/301-4211
- 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.
- Stay calm. Utica 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.
- 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 representative.
- Allow the inspection, copying, or removal of your records without consulting Utica.