

# Claims Procedures

Each insurer's policy contains instructions of what to do in the event of a claim arising or circumstances developing that may be likely to give rise to a claim. As the notification requirements of each policy are quite different we recommend that you familiarise yourself with the claims reporting conditions which are set out in the policy document

However, there are some common sense rules that can be applied to any potential claim;

1. As soon as practicable notify Crombie Lockwood Financial & Professional Risks of the claim or circumstance. (This is particularly important in "claims made" policies such as Professional Indemnity Insurance).
2. Do not admit any liability or make any offer of settlement that may be construed as an admission of liability.
3. Until you have your insurer's instructions you must act as a prudent uninsured.
4. Notwithstanding 3 above, do not incur any legal costs without the prior written consent of your insurer. You may not be able to reclaim expenses incurred without the insurer's prior consent.

Crombie Lockwood's staff have many years of hands on claims management and our role in any claim is to act for our client NOT for the insurer. We monitor the progress of all claims and will enter into negotiations on your behalf both with insurers and their legal counsel, as appropriate.

Any notification should be addressed in the first instance to:

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