



# AXIS INSURANCE MANAGERS INC.

*"Quality Insurance for Quality Clients"*

[www.axisinsurance.ca](http://www.axisinsurance.ca) 1108 W. 8th Avenue | Vancouver, BC | V6H 3Z5

t. 604.731.5328 | f. 604.731.3137



## GENERAL CLAIMS PROCEDURE

Making an insurance claim can be a daunting prospect. That's why we've put together this simple guide to help you through the process, as well as collating all the information Axis Insurance Managers needs to ensure a satisfactory conclusion to your claim. As you might expect we cannot offer specific guides for dealing with all the circumstances which might give rise to a claim, but this procedure has been carefully compiled to ensure your insurance works for you at the time you need it most.

**In the event that a claim may arise, follow the steps below so we can take action as quickly as possible.**

1. Report the incident to Axis Insurance Managers by telephone, fax or email, wherever practicable, within 24 hours of the incident
2. Regardless of whether or not the claim has been reported or a loss assessor appointed, you must immediately do whatever is necessary to prevent further loss of life or property damage. For example:
  - Call the fire department, ambulance, police or other appropriate emergency service
  - If there is damage to your building (whether leased or owned) you should contact emergency responders as soon as practicable
  - If during business hours, ensure the evacuation, if necessary, of staff and neighbours
  - If critical machinery fails, commence investigations to locate replacement plant or services
  - Have a security company install boarding over smashed windows and, if appropriate, employ an overnight security watchman
  - Remove property which is exposed to further loss or damage to a more secure place if possible
  - Providing no danger to life or limb is involved, ensure the safe removal and storage of vital business records
3. Complete all claims documentation as soon as practicable and forward to Axis Insurance Managers with any supporting documents. These documents could include photographs of damage, crime numbers issued by the Police, records of ownership etc.
4. Whatever the circumstances of the incident, **DO NOT ADMIT LIABILITY - EVEN IF YOU THINK YOU ARE AT FAULT**. Your Insurer is entitled to deny a claim or pay a reduced amount if statements made by you or your employees prejudice the Insurer's position.
5. Everyone at Axis Insurance Managers is here to help you in the event of a claim. If you have any questions or concerns please contact your broker.
6. We will help you to restore or replace your property or machinery in the event of a settled claim. We work with a number of reputable restoration contractors, who we can put you in touch with to ensure normal service for your business is restored as soon as possible.

*Axis Insurance Managers will work hard to expedite any claim settlements as quickly as possible. However, any insurance claim process – particularly complex ones – involve several parties and it is important that reasonable time is allowed for each party to complete their work in a full and proper manner. That said Axis will be tireless in working on your behalf to bring the claim to both a swift and satisfactory conclusion.*

**For all claims, please contact a member of your service team. Contact details are available from the Contact tab of this website or give one of Axis insurance's professional and experienced team members a call at 604.731.5328 or email: [info@axisinsurance.ca](mailto:info@axisinsurance.ca).**