

**AON NEW ZEALAND**  
**LIABILITY INSURANCE CLAIMS PROCEDURES**

**Contact Details:** Aon Professional Risks, PO Box 2517 Wellington, Ph. 04 819 4000 Fax 04 819 4106

**CLAIMS MADE AND NOTIFIED BASIS OF INSURANCE**

This insurance is arranged on a “claims made and notified” basis. This means you must immediately notify any claims, potential claims or circumstances as soon as you become aware of them and during the insurance policy period. This is regardless of when the event happened or activity was undertaken that may now give rise to the claim (unless excluded by the application of the retroactive date specified in the policy schedule). Once the policy has expired, no claims or notifications of circumstances can be notified under it.

**WHAT IS A CLAIM?**

The common thread of what must be notified is:

1. “a circumstance which you become aware of that leads you to believe or ‘you could reasonably expect to believe’ that a claim may be made against you” or;
2. an actual event that results in damage or loss to a third party due to an act, error or omission committed by you.

The above covers a wide spectrum of situations from awareness by you that a loss has or may take place or a verbal intimation by a client or other third party that you may have caused a loss which you will be held responsible, to the more obvious formal letter of demand or legal proceedings served on you.

As some policies do differ on what constitutes a circumstance to be notified, please refer to the insurance policy and Aon for guidance.

**GENERAL PROCEDURE –**

**HOW TO NOTIFY A CLAIM OR CIRCUMSTANCE**

1. Advise your Account Manager OR Aon Claims Manager
2. You will usually be asked to Prepare a Chronology of events leading up to the allegations or potential allegations
3. You will usually be asked to Provide copies of any correspondence you may have received in relation to the claim
4. If a written reply to a demand or investigation is required, You will be asked to prepare a draft response and forward this to AON (**Do not respond to a third party letter without the authority of your insurers**)

It is important that any communication between you and the claimant be approved by insurers to avoid a possible prejudicing of your ability to obtain indemnity under the policy.

**KEY CONDITIONS**

**Do not** admit liability.

**Do not** enter into correspondence or discussion with the claimant without insurers consent and input.

**Don not** instruct legal advisers, incur any legal or defence costs without the prior written approval of insurers.

**Do not** offer to settle the claim without the prior written approval of insurers.

**Do** co-operate with insurers in the defence of a claim.

**CLAIM CONTACTS**

Claims Manager:

Gaynor Roberts

(04) 819 4092

[gaynor.roberts@aon.com](mailto:gaynor.roberts@aon.com)