***HOW CLAIMS ARE REPORTED***

***Division of State Purchasing***

***Insurance policies created by the Department of Management Services (DMS) Division of State Purchasing are contracts between the State of Florida and insurance companies. The State has certain contractual obligations and “Duties in the Event of Loss” that it must fulfill. Below is a list of the duties imposed by most insurance companies in the event of loss or damage.***

1. ***Upon knowledge of a claim or a potential claim, immediate notification must be given to the insurance agent or, when instructed, the insurance company.*** Send a facsimile or scanned version of a completed claim form to the insurance agent and follow-up with a telephone call confirming its receipt. (Refer to the list of agents included herein.)

2. This claim form is used for the purpose of notification; if you have additional specific information relative to your claim, please include it. The more information provided in advance, the more expedient the claim process and settlement. The insurance agent may contact you for additional information.

3. Cooperate with the investigation.

4. Upon your notification of a loss, the insurance company will assign the claim to an insurance adjuster. If possible, obtain the name and number of the insurance adjuster assigned to the claim. This will allow you direct access to the insurance adjuster if you have any questions about the claim status or need additional information.

5. Promptly send any legal papers or notices to the insurance agent or insurance company.

6. Before claims are settled, a sworn “proof of loss” form must be completed, signed, and filed with the insurance company. The insurance company will provide this form.

7. If the claim reported is a property loss:

* Protect the property from further damage. Remember: this will not increase the limit of insurance.
* As soon as possible, salvage and clean up as much of the property as possible.
* Proceed with emergency repairs only and keep all repaired and non-repaired property available for inspection by the insurance company.
* Take photographs of the damage.
* All permanent repairs must be completed only with the approval of the insurance adjuster. (The insurance company may want to examine the property or premises before permanent repairs are made.)
* Set up a work order or job number to capture all costs related to the claim.
* Keep the insurance adjuster well-informed.
* Identify loss figures by category. (e.g., Personal property, machinery, material supplies, extra expenses, and loss of income.)

8. If the reported claim is a liability loss: Refrain from any conversations with the claimant, the claimant’s counsel, or other representatives of the claimant. Direct all interested parties to the insurance adjuster.

***This information is for internal use and should be retained with your insurance file.***

***Arthur J. Gallagher Insurance Policies***

***CLAIM FORM***

***It is recommended that Named Insured notify the Broker as soon as a loss or potential loss is discovered. DO NOT wait for police reports or investigations to conclude. All information provided is confidential. Failure to report the loss or potential loss on the date of discovery may jeopardize claim recovery.***

Email claim form to the individuals listed below:

TO: Tanya Lewicki [tanya\_lewicki@ajg.com](mailto:Tanya_Lewicki@ajg.com)

Jessica Azucena [jessica\_azucena@ajg.com](mailto:Jessica_Azucena@ajg.com)

CC: Jill Soderberg [jill.soderberg@dms.myflorida.com](mailto:Jill.soderberg@dms.myflorida.com)

Stephanie Wyland [stephanie.wyland@dms.myflorida.com](mailto:Stephanie.Wyland@dms.myflorida.com)

*Agency/University*

*Contact Person Telephone Number*

*Date of Loss Time of Loss (if known)*

*Please select the policy through which the claim is being made:*

\_\_\_\_\_ [Aviation Insurance (Hull and Liability)](https://www.dms.myflorida.com/business_operations/state_purchasing/insurance_coverage_program/aviation_insurance_hull_and_liability) (AV 004794077-53)

\_\_\_\_\_ [Contractor's Equipment Insurance](https://www.dms.myflorida.com/business_operations/state_purchasing/insurance_coverage_program/contractor_s_equipment_insurance) (UM00056635MA18A)

\_\_\_\_\_ [Electronic Data Processing (EDP) Equipment Insurance](https://www.dms.myflorida.com/business_operations/state_purchasing/insurance_coverage_program/electronic_data_processing_edp_equipment_insurance) (6696877)

\_\_\_\_\_ [Fine Art Insurance (Indoor and Outdoor)](https://www.dms.myflorida.com/business_operations/state_purchasing/insurance_coverage_program/fine_art_insurance_indoor_and_outdoor) (SF0124818)

\_\_\_\_\_ [Miscellaneous Property Insurance](https://www.dms.myflorida.com/business_operations/state_purchasing/insurance_coverage_program/miscellaneous_property_insurance) (UM00030629MA18A)

\_\_\_\_\_ [Ocean Marine Insurance (Hull, Liability, and Cargo)](https://www.dms.myflorida.com/business_operations/state_purchasing/insurance_coverage_program/ocean_marine_insurance_hull_and_liability) (OMH 583-30-46 and OMC 383-90-71)

\_\_\_\_\_ [Unmanned Aircraft Aviation (UAV) Insurance](https://www.dms.myflorida.com/business_operations/state_purchasing/insurance_coverage_program/unmanned_aircraft_aviation_uav_insurance) (UM 081151140-52)

*Cause of Loss*

*Continued on the next page.*

*Location of Loss*

*Description of Loss*

Police report included: \_\_\_\_\_ Yes \_\_\_\_\_ No (please explain)

*Estimated Replacement Cost*

*Type of Replacement Required*

*Other Comments*

***\* For Electronic Data Processing (EDP) Equipment claims, the equipment property record or purchase order providing evidence of the purchase price of the asset must be included.***

***Rule 60A-1.015, Florida Administrative Code, stipulates that all claim reports shall be submitted by the agency to the agent of record representing the insurance carrier. Any loss due to an alleged criminal act shall be reported immediately, upon discovery, to the appropriate law enforcement agency. This rule applies to reporting a claim only.***

***This information should be retained with your insurance file.***