### **INSURANCE CLAIMS GUIDE**

This guide does not form any part of the Policy Document(s) and it is of the utmost importance that the terms and conditions of the Policy Document(s) are read and adhered to.

### 1. Who to notify

Any claim notifications is to be forwarded to us in writing, to the following:

Max Insurance Brokers - Claims Section 32, Independence Avenue, Mosta – MST 9028

Tel: +356 21485252

Email: claims@maxinsurancebrokers.com

## 2. When to notify

As soon as you first become aware of a claim or of a circumstance which may give rise to a claim, notification should be made immediately irrespective of:

- i. The amount which may be involved.
- ii. Your views or opinions on liability under the policy.
- iii. Whether you consider the claim or circumstances may be spurious or without merit.

#### 3. What to notify

Please ensure the following information, at least, is provided to us so we may in turn inform your Insurers accordingly

- i. Brief details of the nature of the claim or circumstances, including name(s) of actual or potential claimant(s) together with your views on the claim or circumstances and any allegations made or anticipated being made against you.
- ii. Date of your first awareness of a claim or circumstances which might give rise to a claim.
- iii. Your estimate on the quantum which may be involved.
- iv. Copies of any correspondence or documents in which a claim is made or allegations are implied or expressed against you.

# 4. Your duties in the event of a claim or circumstances which may give rise to a claim

- i. Do not admit liability.
- ii. Do not settle or make or promise any payment.
- iii. Do not disclose you have made or are intending to make a notification under your Policy.
- iv. Do not take any action which might prejudice Insurers' position or their ability to investigate a claim or circumstance which is expected to be notified under your Policy.
- 5. If you are in any doubt, then please contact us on the number indicated above so we may assist/guide you in determining the appropriate course of action.