

Report Claims Promptly to Avoid Complications

Reporting claims late can have profound consequences. Timely claim reporting is important when:

- an employee complains, sues, or threatens a suit
- a visitor, church employee, or volunteer slips and falls on your property
- you've experienced water damage

When an employee complains

If a current or former employee sues or threatens a suit, don't ignore the issue. Instead, report any potential employment practices liability incidents or allegations to the Church Insurance Companies (CIC), your attorney, and the rector as soon as you become aware of them. In many cases, the matter can be settled out of court.

Under CIC's insurance policies, a delay in reporting an incident or allegation may leave the church without employment practices liability coverage.

When someone slips and falls

If someone falls on your property, after checking if he or she is OK, ask for his or her name and contact information. It's important to alert CIC of the incident as soon as possible because prompt reporting may be required by your policy and can prevent inaccuracies and conflicting memories of events. Quick reporting also allows CIC to manage the situation from the beginning, which may result in a less costly claim. When you report a claim promptly, it means that potential reasons for the accident are more easily explored, which can prevent further problems.

When there's water damage

Water damage is another scenario in which prompt reporting is imperative. If you don't report water damage immediately, you run the risk of mold forming, which could result in higher costs and could create a health risk.

How to report a claim

It can be chaotic when an accident takes place or damage occurs to your property. That's why it's important to put a system in place so you know what to do when something unexpected happens. Church leaders may want to appoint someone, such as a volunteer or administrator, to be responsible for reporting claims.

Calling CIC's Claim Center at (800) 223-5705 and speaking with a knowledgeable representative is the fastest way to find out what steps you need to take.

CIC wants you to report claims promptly because a delay could result in a denial of a claim.