



333 Earle Ovington Boulevard, Suite 505
Uniondale NY, 11553-3624
Phone: (877) WRMA111
Fax: (516) 222-5392
wrmamerica.com
wрмаclaims@wrightrisk.com

CLAIM REPORTING OVERVIEW

No one likes to suffer an insured loss, but when you do WRM America Indemnity wants to make the process as easy as possible. The most important consideration in reporting a claim is to notify WRM as soon as practically possible. Prompt and proper claim reporting enables WRM claim staff to effectively react to all claim referrals. Supporting documentation at the time of the claim submission allows for the timely processing of all such matters.

EMERGENCY CLAIM REPORTING

An Emergency 24 hour phone number is available should the need arise to report an emergency claim outside normal office hours, weekends or holidays. A bulletin explaining the service is included in the following section. For reporting claims during regular business hours, please submit by email to wрмаclaims@wrightrisk.com or by facsimile to 1 516 222-5392.

AUTOMOBILE LOSS REPORTING

Upon notification of an accident involving an insured owned vehicle, the following documentation should be provided:

- police report
- state mandated accident report(s)
- statement from insured vehicle operator
- repair estimates

All property damage claims involving damage to an insured vehicle only must be reported immediately. The claim submission should identify the make, license and VIN number of vehicle(s) involved. Any loss involving property damage to the insured vehicle only which will not exceed the policy deductible need not be reported. Claims involving damages to other properties must be reported.

Most automobile claims involving bodily injury or property damage require the completion of a state report. This document should be completed by the vehicle operator (as opposed to the transportation supervisor). The report - and only this report - should be sent to the Department of Motor Vehicles. The claim submission should then include the report, and the outline referenced above.

NOTE: Please submit to [WRMACLAIMS@wrightrisk.com](mailto:wрмаclaims@wrightrisk.com) or FAX: (516) 222-5392



333 Earle Ovington Boulevard, Suite 505
Uniondale NY, 11553-3624
Phone: (877) WRMA111
Fax: (516) 222-5392
wrmamerica.com
wрмаclaims@wrightrisk.com

PROPERTY LOSS REPORTING

Property losses can be reported with the enclosed PROPERTY LOSS NOTICE form. This form was created for the purposes of reporting those claims involving property losses. The claim submission should include the completed form, and all supporting documentation including repair estimates, and original and replacement invoices. All vandalism and theft claim submissions should also be accompanied by a policy report. Any property loss requiring a scene inspection should be reported immediately by telephone or via e-mail.

INLAND MARINE LOSSES

WRM America Indemnity insureds have an option to purchase Inland Marine coverage for certain types of personal property as an increased source of property protection. Your Schedule of Coverages identifies those properties covered by under Inland Marine. These specifically scheduled riders (see your schedule of insurance) are written through WRM America Indemnity, and maintain a lower deductible than the overall property policy

Each subscriber has been provided with an Inland Marine Loss form. This form was created for the purpose of reporting those losses where coverage exists under the Inland Marine policy. The submission of all supporting documents with the claim referral will assist in the processing of the loss.

PREMISES/GENERAL LIABILITY LOSS REPORTING

Any incident involving serious bodily injury or property damages should be reported as soon as possible by telephone, facsimile transmission, or e-mail.

Any NOTICE OF CLAIM/NOTICE OF INTENT should be forwarded immediately. The submission of these documents should include the insured's knowledge of the incident that gives rise to the action alleged in the claim document, a copy of any internal incident report, and copies of any contractual and/or insuring agreements involving outside entities connected to the incident giving rise to this claim. The insured should identify the date and method of service of the document, and upon whom the service was effected. In those instances where the claim document was served by mail, the claim referral should include the envelope in which the insured received the document. Acknowledgements of all claim submissions are sent to the insured and/or the insured's agent.

NOTE: Please submit to [WRMACLAIMS@wrightrisk.com](mailto:wрмаclaims@wrightrisk.com) or FAX: (516) 222-5392



333 Earle Ovington Boulevard, Suite 505
Uniondale NY, 11553-3624
Phone: (877) WRMA111
Fax: (516) 222-5392
wrmamerica.com
wрмаclaims@wrightrisk.com

Any SUMMONS and COMPLAINT should be forwarded immediately. Rarely is a SUMMONS the insured's first knowledge of a claim. In those instances where it is, the reporting procedures are identical to those involving receipt of a NOTICE OF CLAIM/NOTICE OF INTENT. The date, method of service, and the individual upon who the SUMMONS was served should be identified in the insured's referral of the document. Acknowledgements of all such claim submissions will be sent to the broker.

Communication channels should be established at each insured assuring that their personnel do not discuss any facet of any claim with anyone other than a representative of WRM America Indemnity, and the defense counsel and investigators who have been retained to protect their interests. We anticipate the insured's cooperation in the handling and defense of these actions.

EDUCATORS LEGAL/EMPLOYMENT PRACTICES LOSS REPORTING

Your Educators Legal Liability (ELL) policy provides coverage on a claims-made basis. It is important to timely report all claims, as well as potential claims. Please submit all NOTICES OF CLAIM/NOTICES OF INTENT and SUMMONS and COMPLAINTS. Also please report any administrative complaints or filings (for example, EEOC, US Office of Civil Rights), and please notify WRMA if you should receive any written or verbal threats of litigation. You do not need to report every internal harassment complaint, however, if there is attorney representation or threat of litigation, please notify us. For all claims reports please provide the name of the employee or student involved (initials are sufficient if there are confidentiality concerns) as well as a copy of the claim documents. We will contact you if we need more information.

NOTE TOLL FREE CLAIM EMERGENCY NUMBER (See below)

NOTE: Please submit to [WRMACLAIMS@wrightrisk.com](mailto:wрмаclaims@wrightrisk.com) or FAX: (516) 222-5392



333 Earle Ovington Boulevard, Suite 505
Uniondale NY, 11553-3624
Phone: (877) WRMA111
Fax: (516) 222-5392
wrmamerica.com
wрмаclaims@wrightrisk.com

To: All Insureds

From: Richard Calame.
Director of Claims

RE: WRM America 24-Hour Emergency Hotline – New toll free number

WRM America has a 24-hour emergency claims hotline available during non-business hours. This claim hotline further enhances the claims service that WRM America provides to its insureds by creating a mechanism to respond to claim emergencies after business hours.

The Hotline provides subscribers with after hours, weekend, and holiday access to WRM America claims professionals in the event of serious or catastrophic losses, which require immediate attention. At no time will a subscriber be unable to contact us when a claim emergency occurs.

The Hotline should be used to report serious fires, hurricane or windstorm losses or incidents involving multiple injuries or deaths which require immediate on the scene investigations (i.e. catastrophic bus accidents, bleacher collapses, civil unrest, etc.). Calling the service will result in a prompt return telephone call from a WRM America claim professional who will evaluate the situation and assign the necessary experts to assist in the loss.

If you have an emergency during non-business hours, simply call “The Emergency Hotline” and report the loss. During normal business hours please call our office at 877 WRMA111 (877 976-2111)

Obviously, we hope there isn’t a great demand for this service. However, if there is a need, our staff will be ready to assist you in any possible way.

Please keep this number handy for quick after-hours access in the event of an emergency:

Emergency Hotline #: 1-800-749-0948

NOTE: Please submit to WRMACLAIMS@wrightrisk.com or FAX: (516) 222-5392



333 Earle Ovington Boulevard, Suite 505
Uniondale NY, 11553-3624
Phone: (877) WRMA111
Fax: (516) 222-5392
wrmamerica.com
wрмаclaims@wrightrisk.com

PROPERTY LOSSES

1. Report all losses as soon as possible.
2. Use attached Property Loss Notice form for reporting purposes. Submit any documentation to support claim.
3. Protect and preserve the property from further loss.
4. Report vandalism and theft losses to Police Department.
5. Report all losses as soon as possible to:
 - i. wрмаclaims@wrightrisk.com
 - ii. Fax: (516) 222-5392
 - iii. WRM America Indemnity
333 Earle Ovington Boulevard, Suite 505
Uniondale, New York 11553-3624
 - iv. If this is an urgent matter during regular business hours (8:30AM – 4:30PM EST) please call (877) 976-2111.
 - v. If this is an urgent matter and you require immediate assistance during non-business hours, please call the emergency call center at (800) 749-0948.

NOTE: Please submit to [WRMACLAIMS@wrightrisk.com](mailto:wрмаclaims@wrightrisk.com) or FAX: (516) 222-5392



333 Earle Ovington Boulevard, Suite 505
Uniondale NY, 11553-3624
Phone: (877) WRMA111
Fax: (516) 222-5392
wrmamerica.com
wрмаclaims@wrightrisk.com

AUTOMOBILE CLAIMS

Upon notification to the insured of an accident involving an insured-owned vehicle, the following procedures should be followed:

1. Obtain all pertinent information as soon as possible to include:
 - a) Police Report
 - b) State mandated Accident Report
 - c) Statements from drivers and witnesses
(if possible)
 - d) Estimates of repair
2. Determine the degree of injuries to all involved (if any)
3. If accident is deemed to be severe in nature, i.e. involving multiple vehicles, or if there are serious or multiple injuries, please call immediately, 1 877 976-2111
4. Send via mail all above information to:

WRMA Indemnity Claims
333 Earle Ovington Boulevard, Suite 505
Uniondale, New York 11553-3624
wрмаclaims@wrightrisk.com

5. Upon receipt of all pertinent information, WRM America Indemnity will contact the insured to discuss any additional procedures.

NOTE: Please submit to [WRMACLAIMS@wrightrisk.com](mailto:wрмаclaims@wrightrisk.com) or FAX: (516) 222-5392