

EVEREST PROFESSIONAL LIABILITY CLAIMS HANDLING PROTOCOL

STEP 1: Complete Safehold Professional Liability Claim Reporting Form.

STEP 2: Report claim via phone, fax or email using the Safehold Professional Liability Claim Reporting Form and any written communications received regarding claim.

24 HOUR CLAIM REPORTING:

PHONE: 866-323-4501

FAX: 866-283-4865

EMAIL: EVERESTINSURANCECLAIMS@EVERESTGLOBAL.COM

STEP 3: Claim will be assigned to an Everest liability claim professional within 24 hours.

STEP 4: Assigned claim professional will contact primary client contact and/or veterinarian noted in liability action within 24-48 hours of receiving claim, or as soon as practicable if reported during the weekend and/or holidays. Claim professional will verify coverage, confirm claim details, request any additional written communication not already provided and provide guidance regarding next steps.

STEP 5: Upon confirmation of coverage, legal counsel and/or expert witnesses will be engaged as appropriate.

STEP 6: Claim professional will evaluate liability and damages, determine the appropriate case strategy, and advise/instruct the primary client contact and/or veterinarian.

STEP 7: Final resolution – **EXCEPT** for regulatory action defense coverage – if settlement is recommended, the claim professional will secure the appropriate consent from the insured.

CONFIDENTIALITY OF CLAIM INFORMATION

In every case, once a claim is made, great care should be exercised to avoid any disclosures or discussion of any facts, or information relating to the claim, with anyone other than Everest Insurance or Safehold Special Risk. Do not admit any liability to anyone, including a client or you may jeopardize your insurance coverage.

PRIMARY CLAIM CONTACT:

The assigned claim professional will be the primary contact throughout the claim process. The Everest claim professional will provide their contact information during Step 4 above.

FAQ:

- 1) What to do if you are served with a lawsuit (Summons and Complaint) or someone makes a claim against you?

Answer: If you have been served with a Summons & Complaint and/or you have received an oral or written complaint from a client or their legal representative, immediately forward to Everest Claims via email everestinsuranceclaims@everestglobal.com or fax **866-283-4865**. Include a copy of the legal papers, and any other documents providing as much detail about the situation as possible.

- 2) Do I return my fees for professional services rendered to the client?

Answer: Do not return any fees for professional services based on the client's dissatisfaction with services rendered as this can be construed as an admission of liability. Please report the incident to the insurance company for additional instruction.

- 3) Do I pay invoices from other veterinary hospitals for services rendered subsequent and resulting from our treatment of the patient?

Answer: No. The incident should be reported to the insurance company for investigation.

- 4) What should we do upon receipt of a state licensing board complaint against the hospital and/or one of your veterinarians?

Answer: Do not respond to the complaint. You should immediately report the complaint to the insurance company for verification of coverage and appropriate next steps.

IMPORTANT: Professional Liability insurance coverage is not potentially available until a claim has been reported to the insurance company. Any actions including agreements, payments, returned money, etc. will not be reimbursed if conducted prior to reporting of the claim and without the knowledge of the assigned claim professional.