



Aon and NZAMI | Making a claim



1

Are you aware of a circumstance that could rise to a claim or complaint?

OR

Have you received a complaint or a claim from a client and/or the IAA?

2

Review your policy obligations under your Professional Indemnity Policy Wording. This can usually be found under “Conditions” of the policy for notifying a complaint/claim/precautionary claim.

3

Notify your Broker of the circumstance before engaging with a lawyer or the claimant.

Provide full details of the complaint including name of complaint, date of circumstance, copy of any complaint received and any other relevant information that would be useful for the insurer to review.

4

Broker will review and liaise with the Insurer for guidance on how best to proceed and seek advice on whether legal counsel be appointed to assist on the matter.

5

Should the matter develop, there are important steps to enable the best insurance response and avoid prejudice to any recovery you may have under your policy, in particular please:

- ensure that you do not admit liability in relation to any allegations made against you;
- do not enter into any communication with your client or any other party in respect of those allegations or any other issues in dispute without your Insurer’s agreement;
- do keep your Insurer fully informed on all developments;
- do not advise any party that you have notified your Insurers.
- do not incur legal costs, offer to settle or make any payment without your Insurer’s agreement.