Reporting a Claim: Your Roadmap.

Professional Liability Insurance (PLI) is designed to protect you when allegations arise from your professional services. Reporting an actual or potential claim as soon as possible allows your insurer to step in and support you.

1 Recognize a Claim or Complaint Early

A claim isn't always a lawsuit. It can be any indication that someone is dissatisfied with the professional services you've provided. For example:

- ✓ A formal complaint to the organization regulating your insured profession
- ✓ A statement of claim
- ✓ A demand for explanation related to care or conduct
- ✓ A letter or email from a lawyer threatening legal action

2 Report it Immediately

You should notify your insurer promptly to ensure a smooth, timely resolution. **Contact the insurance company, Berkley Canada, at claims@berkleycanada.com.**

Reporting a claim is always the right step when an issue arises.

3 Share the Details

A Berkley claims representative will ask for supporting documents and information such as:

- ✓ Certificate of insurance
- ✓ Legal letters or notices
- ✓ Email correspondence
- ✓ Notes or timelines

Clear, comprehensive information helps move the process forward smoothly.

4 Follow Insurer & Legal Guidance

Once the claim is opened, your claim representative will appoint legal counsel, where appropriate. Please do not make any payments, admit responsibility, settle claims, assume obligations, or agree to or decline arbitration without your insurer's prior approval.

It's important to remember that you are not alone throughout this process. Your insurance program partners are here to help.

- **To report a claim (Berkley Canada):** claims@berkleycanada.com
- **To speak to a broker (BMS Canada):** 1-855-318-6557 or cdha.insurance@bmsgroup.com
- **To access pro bono legal advice (Gowling's WLG):** 1-855-783-8826

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