

# Claims Procedure and Advice

## Introduction

All policies contain conditions dealing with the notification of claims which you should familiarise yourself with. As a minimum you are required to report any claim or circumstance that may give rise to a claim along with all subsequent developments as soon as possible. Reporting requirements vary from policy to policy and depending on the nature of the circumstance. We have therefore summarised below certain key issues for your guidance and to assist with the efficient handling of your claims.

If you are in any doubt as to whether a loss is covered or if a claim should be submitted please contact Michael Keane, VPAF of Mary Immaculate College.

## Important Rules

- Immediately notify and provide available details of any circumstance that could give rise to a claim under your policy.
- Do not delay notification because invoices or other documents are not immediately available. They can follow at a later date.
- Immediately notify the Gardaí of any loss or damage due to Theft, Attempted Theft, Assault or Attack on any Person, Riot or Malicious Damage or if anyone is injured in a Road Accident.
- Never admit liability or make an offer to make payment to a third party without insurers consent.
- Do not reply or respond to any approach or correspondence received from any third party or agent acting on their behalf. On receipt you must forward any notice of prosecution, inquest or fatal inquiry and every third-party letter, claim (including Injury Board application), writ or summons to Michael Keane, MIC who will ensure it is forwarded to insurers to take the appropriate action on your behalf.
- Remember, there is no cover whatsoever for any legal costs incurred without Insurer's prior written consent.
- In respect of Liability policies (other than Motor), if you are notifying us of a circumstance only, where no third party claim has been made, this should take place by the provision of anonymised data only, except where there is clear evidence that a claim is likely to be made by the subject(s) of the report.

## Note

Unless otherwise specified, claims should be notified promptly to Michael Keane, VPAF ( [Michael.keane@mic.ul.ie](mailto:Michael.keane@mic.ul.ie) ) or by email to the College **insurance brokers at** [eamonomalley@arachas.ie](mailto:eamonomalley@arachas.ie). Late notification and admission of liability are common causes of insurers repudiating claims. Failure to disclose all material facts in respect of the claim could prejudice your rights to recover your loss.

For covers arranged on a claims made basis, (typically Financial Lines covers such as Professional Indemnity or Directors & Officers), it is imperative that any claim or circumstance that may give rise to a claim, is reported as soon as it is brought to your attention, and within the period of cover applicable when you first became aware of the matter. Cases notified outside the period of cover will be excluded under the policy.

Mary Immaculate College – Contact Details regarding Insurance:

- Michael Keane, VPAF, Email: [Michael.keane@mic.ul.ie](mailto:Michael.keane@mic.ul.ie) Tel. 061 204994
- Gary O'Brien, VPGS, Email: [Gary.obrien@mic.ul.ie](mailto:Gary.obrien@mic.ul.ie) Tel. 061 204332
- Eamon O'Malley, O'Malley Griffin **Insurance Brokers** - Email [eamomalley@arachas.ie](mailto:eamonomalley@arachas.ie)