

Property Solutions Claims Liability Claims Handling for FSA

Overview	FSA will be handling liability claims as Appraisal Only assignments. This document will provide guidelines and claim handling procedures.
Timelines	<ul style="list-style-type: none">• FSA will complete assignments and email to assigned ISA and pccs_miami within 10 days of assignment• Update comments section in the iCE claim with "Assignment Complete"• Status updates are required every 10 days on pending assignments and will be emailed to the ISA with the reason for the pending status
File Expense	FSA file expense of \$550 will apply.
Assignment Types	<ul style="list-style-type: none">• Liability Property - Fire, Water, Smoke, Explosion, Misc.• Liability Injury - Minor Slip and Fall, Tripping, Dog Bites, Auto Accidents
Line of Business	<p>The following are the line of business with liability coverage:</p> <ul style="list-style-type: none">○ Renters Insurance○ Renters Liability only○ Mobile Home○ Leased & Financed
Liability Property	<ul style="list-style-type: none">• Scope and photograph damage on all affected dwellings including neighbors above, below and next door to the affected unit• Secure copies of all invoices for incurred repairs, mitigation or restoration from the landlord/owner• Obtain name, address, phone number and insurance carrier for all persons who sustained damage (other tenants)• Advise whether dwelling is habitable and if not obtain current address and phone number for all claimants

Continued on next page

Property Solutions Claims Liability Claims Handling for FSA, Continued

Liability Property - Fire Losses

Determine and document cause and origin

- If fire originated in an appliance or furnishing (ex. lamp, plug-in candle, stove, microwave, laptop, iron, etc) obtain:
 - Manufacturer name
 - Date manufactured
 - Serial number
 - Sales receipt
 - Photograph of appliance
 - If person other than the insured is involved in the loss, obtain:
 - Name
 - Address
 - Phone Number
 - Copy of Lease
 - Relationship to Insured
 - Secure copy of fire report
 - Document landlord/owner information
 - Name
 - Address
 - Phone Number
 - Insurance Carrier Information
-

Liability Property - Water Losses

Determine and document Cause and Origin of water damage

- If water damage originated from appliance, obtain:
 - Manufacture name
 - Date manufactured
 - Serial number of product
 - Sales Receipt
 - Photograph of appliance (i.e. refrigerator leaking)
- If person other than Named Insured is involved in the water damage, obtain:
 - Name
 - Address
 - Phone Number
 - Relationship to Insured
 - Copy of Lease
- Document landlord/owner information
 - Name
 - Address
 - Phone Number
 - Insurance Carrier Information



ASSURANT
Specialty
Property

Continued on next page

Property Solutions Claims Liability Claims Handling for FSA, Continued

Subrogation Potential

Identify and document subrogation potential due to product liability. Contact Jackie Fear by phone at extension 34245 or email, Jackie.Fear@assurant.com, for direction on preserving product.

Liability Injury

- **Bodily Injury** (only minor injury claims will be assigned)
 - Photograph injured party depicting the injuries such as scarring, fractures, burns
 - Document observation of scarring including how visible it is and at what distance: close up; considerable distance - 10 to 15 feet
 - Photographs must be good quality, close up, excellent lighting to clearly display the nature and extent of the injury
- **Slip and fall claims**
 - Photograph the area of the slip and fall, ex. decks, stairways
 - Include measurements for risers, runners, length and width, driveways, yards, interior floors, thresholds, trampolines, equipment
 - Include close in photographs of any warning labels
 - Use ruler in the photographs
 - Document observations on the availability of sufficient and functioning lighting
 - Note any code violations
- **Dog bites**
 - Photograph the dog(s)
 - Photograph warning signs
 - Photograph dog pens or fencing
 - Note the breed of the dog(s)
 - Note prior history of biting or attacking
- **Auto accident**
 - Photographs of accident scene
 - Diagrams and traffic control device sequencing and signage if requested
 - Comments on visual observations such as shrubs, trees, hedges or any other obstructions

Continued on next page

Property Solutions Claims Liability Claims Handling for FSA, Continued

Liability Coverage Information

Below is an outline of liability coverage triggers:

Section II - Liability Coverage

A. Coverage E - Personal Liability

If a claim is made or a suit is brought against an "insured" for damages because of "bodily injury" or "property damage" caused by an "occurrence" to which coverage applies, we will:

1. Pay up to our limit for the damages for which an insured is legally liable
2. Provide a defense at our expense by counsel or our choice, even if the suit is groundless, false or fraudulent

B. Coverage F - Medical Payments to Others

We will pay the necessary medical expenses that are incurred or medically ascertained within 3 years from the date of an accident causing "bodily injury". As to others, this coverage applies to:

1. To a person on the "insured location" with the permission of an "insured"; or
2. To a person off the "insured location", if the "bodily injury":
 - a. Arises out of a condition on the "insured location"
 - b. Is caused by the activities of an "insured"
 - c. Is caused by a "residence employee" in the course of the "residence employee's" employment by and "insured"; or
 - d. Is caused by an animal owned by or in the care of an "insured"

Definitions

"Insured" - the definition varies by policy form number. Please refer to each claim individually.

"Occurrence" - means an accident, including continuous or repeated exposure to substantially the same general harmful conditions, which results, during the policy period, in:

1. "Bodily Injury"; or
2. "Property Damage"

"Property Damage" - means physical injury to, destruction of, or loss of use of tangible property.

"Bodily Injury": - means bodily harm, sickness or disease, including required care, loss of services and death.

Deductible

Does not apply to liability claims



ASSURANT
Specialty
Property

Continued on next page

Property Solutions Claims Liability Claims Handling for FSA, Continued

Exclusions

Section II Exclusions

- A. Motor Vehicle Liability
- B. Watercraft Liability
- C. Aircraft Liability
- D. Hovercraft Liability
- E. Personal Liability does not apply to:
 - a. Liability:
 - i. For any loss assessment charged against you as a member of an association, corporation or community of property owners;
 - ii. Under any contract or agreement
 - b. "Property Damage" to property owned by an "insured"
 - c. "Property Damage" to property rented to, occupied or used by or in the care of the "insured"
 - * this exclusion does not apply to "property damage" caused by fire, smoke, explosion, and sometimes water (see specific state form on water losses)*

Questions

If questions on handling instructions contact Michelle Gallimore at extension 35305 or by email.
