



CLAIMS REPORTING CHECKLIST

Contact Name	Phone Number
Claims Phone Number – ask for the Claims department	604-437-6200
Glen MacRae – Claims Manager	WMB Burnaby Office
Michael MacPherson – Claims Advocate	WMB Burnaby Office
Jenny Hutchinson – Claims Advocate	WMB Kelowna Office
24-Hr Reporting	604-437-6200 (follow prompts) claims@wmbeck.com

Claims Reporting

Property Insurance Claim

Loss or Damage to your home or business premises, contractor’s tools, and equipment are fairly common. Smooth claims settlement processes start with good documentation. Adjusters will always want to know when and where an item was purchased and how much it cost. Consequently, **the invoices for the purchase of assets should be kept apart from your annual tax year expenditures.**

Report the incident to your Broker and Claims Manager at WMB Insurance Services

If it is a criminal act: report case to police and secure a file number

Document damage with photographs

Assign an internal job number – track all expenses including the time needed to mitigate damage and arrange repair / replacement

Secure property and related property from further loss and damage of a similar nature

If construction machinery is damaged after accident is documented remove machinery to repair facility

If the equipment can be repaired on site at less expense, that is the best course of action

An insurance adjuster will contact the designated person responsible for the repair and replacement of damaged property. He/she will provide additional instructions

Liability Insurance Claim

Liability insurance claims may flow from accidents arising from: activities on or around your premises, activities related to your ongoing construction operations, incidents caused by or relating to work that has been completed and turned over to the owner. **It is OK to say sorry that the accident happened, but do not, under any circumstances, admit liability – IF PRESSED – state that the matter is being reported to your insurance company.**

Report the incident to your Broker and Claims Manager at WMB Insurance Services

Document the cause, nature, and extent just as you would for a Worker’s Compensation Board incident

Collect the contact particulars of any witnesses, victims, or owners of property that has been damaged

Scan and send your claims report to WMB Insurance Services’ Claims Manager – Glen MacRae

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Builder's Risk Insurance Claim

Review the following with the insurance adjuster and obtain their agreement on the nature of the information to be provided and incorporate any other documentary requirements needed in the claims filing procedure. **If you are unsure with any of the information required, please contact your claims manager Glen MacRae.**

Report the incident to your Broker and Claims Manager at WMB Insurance Services

Document damage with photographs

Prepare a separate work order for the project owner – cite the job number

The work is to be done on a cost plus basis – so ensure any overhead and profit figures are clearly stated

The repair work will require an allocation of some of the Division I costs, accordingly stipulate the relevant heading and formula used to allocate standing charges to the repair project.

Ensure the following records are kept

- Wages and benefits paid for labour in the direct employ of the contractor for the duration of the repair
- Salaries, wages, and benefits of the contractor's office personnel engaged in some capacity in the documentation, supervision, or superintending of the repair process
- Contributions assessments, or taxes incurred for the unemployment insurance, provincial health insurance, workers compensation, and Canada pension plan as they relate to the wage or salary of employees used in the reconstruction process
- Travel and subsistence expenses incurred by employees
- Cost of all products used or consumed in the repair process
- Cost of all materials, supplies, equipment, temporary services, and facilities and hand tools not owned by the workers, including transportation and maintenance thereof, which are consumed and cost minus the salvage value on such items used but not consumed, which remain the property of the contractor
- Rental cost of all tools, machinery, and equipment, exclusive of hand tools, whether rented from or provided by the contractor or others, including installation, minor repairs and replacements, dismantling, removal, transportations, and delivery cost of them
- The amounts of all subcontracts
- The cost of quality assurance including independent inspection, testing, or other professional services
- Charges such as fire department rescue charges levied by authorities having jurisdiction of the impaired workplace
- Adjustment in premiums for all bonds, and insurance that may have been impacted by the loss
- Charges for telecommunications, and courier services
- The cost to remove waste products and debris.