

What to expect when a liability claim occurs

Anytime a claim occurs, stress likely follows. We want to do what we can to alleviate the anxiety associated with a liability claim or incident by serving as your [claims advocate](#) and by preparing you for what is to come.

First of all, we highly encourage you to contact us *immediately* after any potential liability incident. If you wait to determine if the incident will actually arise to a claim, you could jeopardize your coverage or prejudice the claim in some way. If you're unsure as to whether or not to contact us, just call us, and we'll talk it through.

If, after you've contacted us, we decide to submit the claim to the insurance company, we will take details of the incident from you and complete a report to send to the insurance company. Once the insurance company has received the report, they will assign an insurance adjuster to the claim who will contact you directly to discuss the details of the incident.

You can expect the adjuster to ask you for the contact information for the injured party and witnesses, as well as copies of contracts or any other relevant information. Please see attached sheet for additional questions to expect from the insurance adjuster. Once the adjuster completes the investigation, a liability decision will be made and the claim will be handled accordingly. Depending on the circumstances and the injuries involved, the length of time liability claims remain open can vary significantly.

Should a lawsuit be filed, please let the adjuster know of your expectations of involvement in the process. We have had lawsuits where the client has been very involved and attended depositions and mediations and other lawsuits where the client has preferred not to be as involved.

Throughout the claim process, please do not hesitate to contact MJ or the adjuster with any questions or concerns you may have regarding a claim.

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Information Needed for a Liability Investigation in the Event of a Claim

You should expect to be asked the following questions by the insurance adjuster in the event of a liability claim or incident.

Please provide a description of the incident?

What is the name of the event?

When and where did the event take place?

At what times did the event begin and end?

Were there pre or post activities that members attended? If so, what times did they begin and end?

Did another organization co-sponsor the event?

Was the event advertised? If so, how was it advertised? (Facebook, Twitter etc)

Where was the event held?

Who provided transportation?

Was alcohol served?

Who provided and served the alcohol?

Additional information that the adjuster may ask you for:

- Name and contact information for the injured party
- Names and contact information for witnesses
- Names of attendees if available
- Copies of contracts for the event
- A time line of when the injured person arrived and left the event
- Photographs of the alleged defect/hazard, event, etc.
- If there has been an internal investigation, the adjuster may request notes, emails etc.