

**PROPERTY & LIABILITY
CLAIM & INCIDENT REPORTING GUIDELINES**

NBSIA's goal is to work closely with our Members to assist them in Risk Management and early claim resolution to reduce costs and help maintain a good image for the District.

When do you notify NBSIA?

- a) When an incident has occurred that is likely to become a claim.
- b) If you receive a verbal or written demand asserting liability and damages.
- c) If you receive a verbal or written request for monetary award.
- d) When a claim (tort) form is filed.
- e) When a law suit is filed and you have been served.

What constitutes notice to North Bay Schools?

- a) Email, fax or letter describing the possible claim, telephone communication should be followed up with a written confirmation.

If you plan to conduct an internal investigation please communicate this so we may work with you.

When an incident with potential for damages is reported, NBSIA will:

- a) Review current facts and evaluate coverage
- b) If part of claim qualifies for coverage, NBSIA will evaluate for Pre-claim or Legal options.

When a claim is submitted, NBSIA will:

- a) Review current facts and evaluate coverage
- b) If coverage is clear NBSIA will assume responsibility of the claim and will retain counsel if necessary in preparation of resolution of the claim.
- c) If there is no coverage NBSIA will notify the District in writing.
- d) NBSIA will investigate the claim before the claim is rejected or accepted.
- e) NBSIA accepts or rejects claims, not the District.
- f) NBSIA will communicate openly with the District contact.

Late notice of a claim may result in loss of coverage. NBSIA Board Policy 5.16 considers reporting after 14 calendar days of knowledge to be late notice

We are available to work with Members to help create best practice standards. Please contact Colleen Abney, Liability & Property Claim Manager, 707-428-1830 should you have any questions or wish to discuss this in more detail.