



# Instructions to Insureds

## ALL COVERAGES

- Review your policy coverages and exclusions.

### REPORT:

- Changes in title to property or lease conditions.
- New firm names, new subsidiary firms, mergers or consolidations.
- Change in partners, ownership or operations.

## FIRE AND MARINE COVERAGES

### REPORT:

- Unusual increase or decrease in value of inventory or equipment items.
- Any substantial change in operating figures as to profits or volume of business.
- Any structural alterations, additions, or demolition.
- Removal of property to any other location.
- Values of new furniture and fixtures or improvements and betterments charged off to expense or other accounts.
- Change in operations or method of processing.
- Commencement or discontinuance of any Watchman or Alarm Service.
- Any temporary or permanent shut-off of Sprinkler System.
- Any vacancy or unoccupancy—immediately
- Keep records substantiating values in fireproof safe or preferably at a separate location.

## GENERAL LIABILITY COVERAGES

### REPORT:

- Submit any lease, contract, or contract in the form of a purchase order before completion.
- Any substantial change in operating figures as to profits or volume of business.
- Obtain annually a Certificate of Insurance for Automobile Liability and General Liability from Independent Contractors and Operators of Leased Equipment including employees who use their own vehicles in your business.
- Periodically obtain driving records (MVR) for employees entrusted with company vehicle or employees who use own vehicle.



## CRIME COVERAGES

- Report any known dishonesty of any employee.
- Upon termination of employment of authorized personnel, revoke authority for: Safety Deposit Boxes; Checking Accounts; Negotiable Instruments; Door Keys; Alarm Keys; Safe Combination.
- Be certain that messengers to whom property is entrusted are regular employees.
- Be certain that combination to safe is not available to janitor, watchman, or porter. (No coverage under Mercantile Robber Policy.)
- Report changes in safe, vault, or alarm system.
- Report increase in assets of employee retirement accounts.

## EMPLOYMENT PRACTICES LIABILITY

- Obtain quotation for coverage if you are not currently insured for EPL.
- Maintain and annually update employee handbook.
- Distribute handbook to all employees and require signature of receipt from employee.
- Investigate all oral or written complaints where specific charges of Discrimination, Harassment, Negligent Hiring, and/or Wrongful Employment Decision and notify your insurance carrier's representative ASAP.
- Report any newly acquired or newly formed entities ASAP.

## CLAIMS OR OCCURRENCE

### DUTIES IN THE EVENT OF OCCURRENCE OR CLAIM:

- You must see to it that we are notified promptly of an occurrence which may result in a claim. Notice should include:
  - How, when, and where the occurrence took place; and
  - The names and addresses of any injured persons and witnesses.
- You must take all reasonable steps to protect covered property from further damage.
- Maintain a record of your expenses for emergency and temporary repairs.
- Notify the police if a law may have been broken.

### YOU AND ANY OTHER INVOLVED INSURED MUST:

- Immediately send us copies of any demands, notices, summonses, or legal papers received in connection with the claim or suit.
- Cooperate with your insurance carrier in the investigation, settlement or defense of any claim or suit.
- Authorize us to obtain records and other information.