Provided Exclusively by Ian H. Graham Insurance

Reporting A Claim:

- IHG has partnered with CNA for over 20 years on our industry leading directors and officers insurance program. Every insured hopes to not have to report a claim but it is a reality that many have to face. Therefore, it is good to know when and how to report a claim.
- You should report a claim to CNA as soon as is it is reasonable to do so in accordance with the instructions on the declarations page. The email address is displayed below. **newlossnfpca@cna.com**
- You must do so in writing and provide as much specificity as possible.
- Claim is defined as: a written demand for monetary, non-monetary, injunctive, or declaratory relief against an insured for a wrongful act. This includes:
  - Request for alternative dispute resolution
  - Request to toll or waive a statute of limitations
  - Civil or criminal proceeding
  - Formal administrative or regulatory proceeding including an EEOC proceeding made
- Wrongful act is defined as any error, misstatement, misleading statement, act, omission, neglect, or breach of duty... committed, attempted or allegedly committed, or attempted, by ... [an insured]:
- It is important to get ahead of an issue before it becomes bigger, and a lawsuit is filed.
- You may report circumstances that are not yet a claim but may give rise to one in the future.
- With respect to the reporting of circumstances under the policy, when circumstances are reported and evolve into a claim against Insureds, the policy period which applies will be determined by when the circumstances were first reported.
- For example, if a matter is reported on April 5, 2024 and the policy period is November 23, 2023 to November 23, 2024, and the matter evolves into a claim, the claim will be considered to have been made on April 5, 2024 and will fall under the November 23, 2023 to November 23, 2024 period.
- SO REPORT EARLY!!

Underwritten by:

CNA

800.621.2324 | info@ihginsurance.com | ihginsurance.com

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