

Lockton Home Care Claims Guide

Despite your commitment to risk management and proper procedures, claims can happen.

When an incident occurs, avoid the panic. Save this guide to ensure you remember how to respond to a claim correctly and efficiently if the time comes.

1

Decide to file a claim



2

File promptly



3

**Compile necessary
information**



4

Submit your claim



5

Payment issued



Claim reporting with Lockton Affinity

1 Decide to file a claim

In the home care industry, it can be difficult to gauge which incidents will amount to nothing and which will lead to a costly settlement. This is why it is often best to err on the side of caution and report every incident to your claims specialist.

Ask yourself: Does the situation have the potential to escalate into a claim?
Was there a mistake made or an accident or injury?

2 File promptly

Prompt claim reporting leads to better outcomes for you and your business. You may be able to settle the claim sooner, without the other party hiring a lawyer. Memories will be fresh, and evidence will be available to help your case. In short, prompt reporting:

- Saves time and money
- Better protects your business
- Reduces worry and stress

Ask yourself: Will I remember the details of this incident weeks or months from now if I do not report it now?

3 Compile necessary information

The more thorough the information you compile from the start, the more efficiently your claim will likely be settled. Collect this information before you file:

- Copies of incident reports, witness reports, photographs, videos and other documentation
- Your business's insurance policy number
- Contact information for yourself
- Contact information for any involved parties and claimants

Ask yourself: Could this information be helpful in settling the claim?
(If yes, include it.)

4 Submit your claim

The insurance carrier will work with you to file your claim. If you know your policy number, you can contact your carrier directly to begin the claims process.

If you have any questions before getting started, call Lockton Home Care's dedicated customer service representatives at (800) 723-9624. We will help ensure you have compiled the correct information and provide the contact details for your policy's specific claims team.

Once you reach out to this claims team, they will assign a claims adjuster. The adjuster will review your claim and interview any involved parties.

It may take 24-48 hours to hear back from the adjuster. If you haven't heard back after 48 hours, contact Lockton Home Care and we will help expedite the process.

Ask yourself: How long has it been since the adjuster was assigned? Do I need to follow up?

5 Payment issued

After the claims' adjuster settles the claim, the appropriate party will receive payments.

Ask yourself: How can this situation be avoided in the future?

What can I do to reduce the odds of my business experiencing a claim like this again?

Claims can be stressful and worrisome. But with guidance and support from Lockton Home Care, you can handle the incident and get back to running your home care business.

Learn more about the claim reporting process today by contacting Lockton Home Care at **(800) 723-9624** or **Info@LocktonHomeCare.com**.