



Commercial Liability Claim Checklist

When an accident or injury occurs Do Not Admit Liability or agree to pay for damages.

Contact emergency authorities as appropriate

Take independent witness statements including contact information

Take written statements from any employees that may have been involved

Secure the scene & take pictures of the area

If a product is involved and you have the product, save it for inspection by the claims adjuster or an expert named by the insurance company

Report the incident immediately to your agent, CBJW, at 615-383-9761

Provide all documents you have regarding this incident to your insurance agent, including any information that may be relevant to the accident, i.e. type of shoes claimant was wearing, weather at the time, lighting of the area, etc.

Send all documents provided by the claimant to your agent & adjuster

Provide all internal documents including accident investigation, repair and maintenance records, etc.

If you are served with a legal summons/lawsuit provide a copy of the lawsuit to agent and adjuster immediately

The claims adjuster will work directly with the claimant or his/her attorney; you should not interact with the claimant yourself.

Once you have reported the incident to CBJW expect to be contacted by the claims adjuster within 48 hours.

If there is any reason that you need to be contacted immediately, please let us know.

Contact CBJW claims department at 615-383-9761 for any questions.