



LOCAL COMMUNITY
INSURANCE SERVICES

CLAIMS HANDLING MANUAL



Local Community Insurance Services
Is a division of Jardine Lloyd Thompson Canada Inc.

INTRODUCTION

Local Community Insurance Services (LCIS) and SCM Adjusters Canada Ltd. have developed a strategic alliance in claims management services. Together they will be responsible for servicing all claims related matters as they occur with your community group/association or club.

While LCIS oversees the claims management on behalf of the community group/association or club, SCM Adjusters Canada Ltd. is the actual claims service provider. LCIS and SCM Canada are dedicated to ensuring that all claims are handled in a timely and professional manner. With this in mind we have established a one-point-of-call Claims Reporting Centre to accept all new claims reports. We encourage you to email or fax your claim information where possible. The claim information is immediately dispatched to the appropriate party and the claim is then handled.

It is imperative that all claims be reported to the Claims Reporting Centre. SCM's advanced technology was designed to monitor and maintain all comprehensive details of your claims data. This will allow you to establish risk management initiatives and procedures specific to your needs as well as keep detailed bordereaux reports that will aid in such things as budgets, group reports and record keeping to name a few.

This manual is intended to lay out the roles of the various parties involved from the inception of a claim through to its conclusion. The manual serves as an overview and we would invite you to contact LCIS if any questions should arise.



HOW DO I REPORT A CLAIM?

CALL: Claims Reporting Centre

**Phone: (416) 777-4470
Toll free: 1 (888) 204-4726**

OR

**Fax: 1 (888) 870-7484
Email: claimsdesk@scm.ca**

Please identify yourself as a Local Community Insurance Services customer and ask for Claims Reporting.



CLAIMS CONTACT INFORMATION

Phone: 416 777 4470
Toll free: 1 888 204 4726
Fax: 416 360 7172
Email: claimsdesk@scm.ca

Contact Names:

LCIS: Andrew Cooksley, CIP, Claims Manager
acooksley@iltcanada.com
Jardine Lloyd Thompson Canada Inc.
Box 3, Suite 800
55 University Ave
Toronto ON M5J 2H7
Ph: 416 644 4810 direct line
1 800 268 9189 ext 4810
Fax: 416 848 9898
Cell: 416 414 4810

CLAIMS ADMINISTRATOR, SCM:

Ron Montelpare, National Service Manager
rmontelpare@scm.ca
SCM Adjusters Canada Ltd
120 Adelaide St West, #2401
Toronto ON M5H 3P5
Ph: 416 956 4409
1 888 204 4726
Fax: 416 360 7335
Cell: 416 420 5235



GENERAL CLAIMS INFORMATION

LIABILITY CLAIMS

It is a condition of your policy that any incident that may give rise to a claim should be reported in writing as soon as you are aware that such an incident has occurred.

All claims should be reported to the Reporting Centre. Whether the claim is above or below your deductible, SCM will handle the claim on your behalf. However, the following claims **MUST** be reported immediately that your community group/association or club is aware of such an incident:

- Any Statement of Claim or other legal document, naming you as a party
- Fatality
- Spinal injury
- Fractured skull or brain injury
- Loss of sight in one or both eyes
- Paraplegic, quadriplegic
- Amputation
- Permanent loss of use of a limb
- Severe burns
- Extensive scarring or severe facial disfigurement
- All Errors & Omissions claims, including wrongful dismissal
- All claims involving media, sensitive or other complex issues

IF IN DOUBT, PLEASE REPORT IT

