

When your municipality sustains a claim or is notified of an incident - it can often feel complex. Western Financial Group is here to support you.

Guidelines are in place to allow for a consistent claims experience. Every loss must still be assessed for its individual merits and complexities that may require different strategies.

A CLIENT'S OBLIGATIONS IN THE EVENT OF A LOSS:

Non-Emergency Claims

Should you require Commercial Insurance claims service, simply call us at 1-800-665-8990. Our regular business hours are 8:30 AM to 4:30 PM (CST), Monday through Friday.

Emergency Claims - 24 Hour Service

An after-hours Commercial Insurance Emergency Claims Service is available 24 hours a day, 7 days a week, 365 days of the year. Our on-call claims service provides more immediate and personal response to serious after-hours emergency situations. Call 1-877-599-7299.

Include the following information in your message:

- Your name and phone number;
- Name of your business;
- Brief description of what has happened;
- Any policy details, if available.

Our service does not stop when a claim is reported. We provide continuing support and monitor all claims until the loss settlement is finalized.



LOSSES TO OWNED PROPERTY:

It is the responsibility of the Policyholder to:

- Notify the appropriate local authorities immediately; (i.e. Fire or Police Departments).
- Advise Western Financial Group of the loss as soon as possible.
- Cooperate with the investigation of the loss, conducted by your Independent Adjuster, and provide all information, as may be requested.
- Take all reasonable steps to protect your property against further loss.
 - o Maintain records of all incurred costs, for further consideration through the claim process.
- Preserve evidence by not discarding or destroying damaged property, where possible. Taking photographs of the damage before beginning clean up or repairs is a helpful step.
- Assist in any recovery attempt.



PROPERTY DAMAGE OR BODILY INJURY TO OTHERS:

- Protect the injured person(s) or damaged property against further loss.
- Call for assistance of appropriate local authorities (i.e. Ambulance, Fire or Police Department).
- Make note of details of the circumstances, including names and phone numbers of witnesses.
- Report the occurrence to Western Financial Group as soon as possible.
- Do not comment to the claimant on your opinion of responsibility (who is at fault).

Below is an overview on the parties involved to ensure your claim is handled with care and consideration.



WESTERN FINANCIAL GROUP – CLAIMS EXAMINER:

Who They Are:

Direct representatives for Western Financial Group that coordinates all aspects of claim

What you can expect from them:

- Coordinate between the client and the claims experts (ie. independent adjuster, contractors, insurance company)
- Assignment and instruction for required claims experts, specific to your loss
- Responsible for:
 - Prompt assignment of claim file to independent adjuster
 - Ensures adherence to mandatory claims requirements:
 - o Claim Expectation Letter
 - o Blank Proof of Loss form
 - o PIPEDA privacy form
- If you are unclear or dissatisfied as to any aspect of your claim, your claims examiner is available



INSURANCE COMPANY:

Determines that your claim falls within the scope of the insurance policy and that settlement is based upon limits of coverage and policy wordings. Insurers will work with the Claims Examiner directly as needed until claims is complete.



INDEPENDENT ADJUSTER:

Who They Are:

Independent Claims Experts, carefully selected by your Claims Examiner, having specific skills appropriate for your loss. This will be your primary point of contact throughout the claim.

What you can expect from them:

- New claims are assigned by Western Financial Group to an Independent Adjuster, and same day contact will be made
- Duties throughout the claim will include:
 - o Attending the site of loss, as required
 - o Contact information for all relevant parties is provided
 - o Provision of:
 - Claim Expectation Letter
 - Blank Proof of Loss Form
 - PIPEDA Privacy Form
- Assess the loss and explain scope of coverage under the terms of your existing insurance policy.
- Advise insured on the steps recommended to process the loss.
- Report all facts to Western Financial Group or the insurance company and make recommendations for adjustment of loss.
- Responsible for escalating any client concerns.
- Any questions regarding any applicable deductible can be directed to your independent adjuster.

What to expect on a liability claim:

- We will notify you on the receipt of any new liability claim, and also upon closing. If you require interim updates, please let your adjuster know and we will accommodate
- If a file becomes litigated, our representative will explain the process to you. Litigation will add time to a Liability claim's life span.
- We will investigate and settle the claim in the best interest of the client and insurer as per policy conditions

Western Financial Group is dedicated to providing help when our clients have problems. It is the responsibility of every team member, regardless of where we work, to ensure client issues are resolved promptly.

Western Financial Group - Claims Department Contacts:

Angela Owens - Manager, Claims: angela.owens@westernfg.ca, 1-800-665-8990 ext. 32274

Morris Broder, Manager, Claims: morris.broder@westernfg.ca, 1-800-665-8990 ext. 50226

Bryan Manz – Director, Claims: bryan.manz@westernfg.ca, 1-800-665-8990 ext. 10384

Office of the Ombudsperson

The Office of the Ombudsperson demonstrates our continued commitment to Customer Responsiveness. This office is in place to simplify and streamline the complaint process for both our Customers and team members.

Please contact our office for more information on any of the items listed above. We are here to support!



INSURANCE PROGRAM

Western Financial Group recognizes the importance of an insurance plan tailored specifically to your needs. In the same manner, we understand the ongoing need for personalized and professional service of your insurance policy.

To better serve our clients, we have a dedicated team of specialists devoted towards providing exemplary service of the AMM Insurance Program.

Email: municipalinfo@westernfg.ca | **Toll Free:** (800) 665-8990

Commercial Insurance



Kristin Keating – ext. 50191
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Employee Benefits



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Albert Liu – ext. 50206
Insurance Advisor
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General Employee Benefits inquiries can be directed to Meghan Carriere at ebamm@westernfg.ca or **204-942-2555 ext. 50147**

Access Your Policy Wordings Online:

1. Go to westernfinancialgroup.ca/amm
2. Click on "Client Login" under Access Your Policy
3. Enter Username: **AMM**
4. Enter Password: **Member**