

Preventing or reducing further damage lessens the impact on your organization and is one of the obligations in your insurance contract.

Steps you can take to prevent or reduce further damage	
	Report a claim to your broker as soon as possible, particularly a water damage claim. Your broker will either report your claim directly to our office or appoint an independent adjuster.
	If the loss is the result of criminal activity, first call the police or the appropriate authorities.
	Do not discuss details of the claim or make statements to anyone other than the investigating police officer, your broker or an Ecclesiastical claims representative. You should await advice from your claims representative or broker.
	Maintain confidentiality. Any questions should be referred to your claims representative.
	Do not assume the extent of injuries of those parties involved in an incident. Always call and report the incident, no matter how minor an injury may appear.
	Gather as much information as possible from all witnesses present at the scene.
	Refer to your organization's policies for handling damage, accidents, and other incidents.
	Keep bills and receipts for any work you have done.
	Provide your broker with copies of any legal documents relating to the claim.
	As set out in the conditions of your policy (and whether or not your claim is covered) attempt to limit further damage to your property by: <ul style="list-style-type: none"> ▪ Securing the premises; ▪ Covering any exposed property with tarp to protect it from the elements; ▪ Hiring a plumber to shut off water or repair broken pipes to prevent additional flooding and water damage; ▪ Boarding up or barricading broken windows or glass to decrease the chance of further injury or loss; and, ▪ Shutting off electricity if necessary.
Your Claims Representative can provide you with additional guidance on what you can do in your specific situation.	