



## **INSTRUCTIONS – MARINE CLAIMS**

These instructions, prepared by DOLPHIN INSURANCE SERVICES INC. will help you to comply with the claims requirements of Insurance Companies.

### **NOTICE OF LOSS**

Any loss or damage that may give rise to a claim under the policy should be reported to our office IMMEDIATELY. You must provide a full description of the details of the loss including the names, addresses and telephone numbers of any witnesses. You should also provide a description of the apparent damages and details as to how and where the incident took place.

### **ESTIMATE OF LOSS**

A written estimate for the cost of repairs, itemizing the anticipated labor and material must be obtained from a recognized repair facility. NO REPAIRS SHOULD COMMENCE UNTIL THE INSURANCE COMPANY HAS BEEN GIVEN THE OPPORTUNITY TO SURVEY THE LOSS OR DAMAGES. Should you decide to proceed without the Insurance Company authorization they MIGHT REFUSE to pay an otherwise valid claim. The fact that you are away from home or on vacation is no excuse to proceed without proper authorization; in most cases we will have an agreement with the repair facilities within 24 hours following the reception of the written estimate.

We have representatives throughout the authorized navigation limits that can respond and be there within 24 hours. Our 1-800-460-0619 line will work from anywhere in Canada or the USA. During weekends, if you fax us the estimate, we will respond again in very short time.

### **COLLISION**

In the event of a claim due to collision, you should never admit liability. Contact the Coast Guard or the Marine Patrol (Police), even though the Police or the Coast Guard will write a report, same will not be available for several days. So please ask for the report number and for the names, addresses and phone numbers of witnesses and/or third party. If another boat is involved, also note its name and registration number.

If possible, make a diagram specifying the position of vessels before and after the collision and other details such as wave and wind conditions, state of tide if applicable (see the accident report following these instructions). The more information you provide, the faster we will be able to start our inquiry without having to wait for the Police or Coast Guard reports.

### **THEFT**

In all events of theft you MUST give a written notification to the Police and/or the Coast Guard (ask for the reference number). This written report must contain a complete description of items stolen and exact location from which the theft occurred. Copies of this notice must be sent to our office as soon as possible.

### **PERSONAL INJURY OR DEATH**

Any incident causing injury or death MUST BE REPORTED IMMEDIATELY. A full description of the accident must be given along with the name, address and telephone number of the injured party. YOU SHOULD NEVER ADMIT LIABILITY but should help the injured party seek medical attention as soon as possible. Contact the Police and/or Coast Guard and report the accident.

### **THIRD PARTY CLAIMS OR LAWSUITS**

Any notice from a third party advising you of their intention to hold you responsible for damages caused by your boat should be sent to our office IMMEDIATELY. The same applies for any writ or lawsuit notice that you may receive. We will then review the information and advise you as to further actions needed.

### **DOCUMENTS REQUIRED IN CASE OF PARTIAL LOSS**

Before issuing a check for partial loss, the Insurance Company will require the following documents:

- a. A repair estimate from a recognized repair facility;
- b. Invoices or proof of purchase of the damaged items;
- c. Repair bill or replacement bill;
- d. A proof of loss.

### **DOCUMENTS REQUIRED IN CASE OF TOTAL LOSS**

Before issuing a cheque for a total loss, the Insurance Company will require the following documents:

- a. The original Insurance policy or a certificate of lost policy;
- b. The original boat purchase contract;
- c. The boat registration or blue book and the boat title;
- d. A proof of loss.

Please note that in case of theft, the Insurance Company will wait to review the Police report before agreeing to any settlement. We urge you to use the accident report following these instructions. This form will provide us with enough information to accelerate the settlement of your claim. If you have any questions, do not hesitate to call us.