

**Public Utilities Board (PUB)
Blanket Insurance Scheme**

**Claims Procedure for
Contractors' All Risks Insurance**

Introduction

This Claims Procedure is drawn up for the benefit of Contractors of PUB Blanket Insurance Scheme.

The objective of this procedure is to ensure the efficient handling of claims under

- Contractors' All Risks Insurance Policy

arranged by Public Utilities Board (hereinafter referred to as PUB).

It is in your interest to adhere to the Claims Handling Procedure at all times.

Please read the Terms and Conditions of the Policy to ensure you understand the Policy Cover.

(A) CONTRACTORS' ALL RISKS CLAIMS PROCEDURE

Section 1 – Builders' Risks Claims

The Adjuster appointed by the Appointed Insurers to handle the Contractors' All Risks claims is McLarens Singapore Pte Ltd.

Notification to the Adjuster will constitute notification to Insurers. No separate notification by the Insured is required. The Adjuster will advise the Insurers concerned.

1. Notify the police if a law may have been broken.
2. Give prompt notice (in the format provided in Page 6 of this procedure) to the Adjuster of the direct physical loss or damage via fax followed by mail. Include a description of the property involved. In the event of urgent remedial steps being required, the Adjuster should be contacted by telephone in order to prevent any later disagreement on the Insured's entitlement to payment under the policy.
3. Provide the Adjuster with a description of how, when, and where the direct physical loss or damage occurred.
4. Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. Also, if feasible, set the damaged property aside and in the best possible order for examination.
5. Take photographs of the damaged property.
6. As often as may be reasonably required, permit the Adjuster to inspect the property proving the loss or damage and examine your books and records.
7. Also, permit the Adjuster to take samples of damaged and undamaged property for inspection, testing and analysis, and permit them to make copies from your books and records.
8. Separate readily identifiable records should be kept in respect of all labour, plant and material costs incurred.
9. Cooperate with the Adjuster in the investigation and settlement of the claim.

Section 2 – Third Party Liability Claims

1. Immediately report any incident, occurrence or event, injury or illness in the prescribed format (found in Page 6 of this procedure) to the Adjuster.
2. Any writ, summons or notice of other legal proceedings received must be immediately forwarded unanswered to the Adjuster.
3. All correspondence received should be forwarded to the Adjuster unanswered.

If you are aware of any incident, occurrence or event at the time it happens, you should take the following steps:

1. Write down the name, address and telephone number of any witnesses. If possible, obtain written statements.
2. Take photographs, if possible, and/or make practical diagrams.
3. Safeguard any physical evidence until the appropriate authority has examined it – Police, Adjuster, legal advisers, etc.

DO NOT ADMIT LIABILITY, OFFER PAYMENT, MAKE PAYMENT – NO MATTER HOW INSIGNIFICANT THE AMOUNT – OR IMPLY THAT YOUR INSURERS WILL MAKE PAYMENT IN COMPENSATION.

Contact Details

Insurer

India International Insurance Pte Ltd

Appointed Loss Adjuster

McLarens Singapore Pte Ltd

61 Robinson Road
#09-01 Robinson Centre
Singapore 068893

Contact Persons

Mr Ernest Khong	Mobile : 9732 9763 Email : ernest.khong@mclarens.com
Mr Jordan Chua	Mobile : 9798 2122 Email : jordan.chua@mclarens.com
Mr Darren Ting	Mobile : 9816 0078 Email : darren.ting@mclarens.com

Insurance Broker and Advisor to Public Utilities Board

Jardine Lloyd Thompson Pte Ltd

8 Marina View
#09-09 Asia Square Tower 1
Singapore 018960
Tel : (65) 6333 6311
Fax : (65) 6333 6511

Contact Persons Direct Line

Jabril Toh	(65) 6411 9206 (Account Servicing)	Jabril_Toh@jltasia.com
Margaret Ling	(65) 6411 9231 (Claims Servicing)	Margaret_Ling@jltasia.com
Benigno Santos	(65) 6411 9026 (Claims Servicing)	BenignoMunoz_Santos@jltasia.com

