



THE CLAIMS PROCESS

Everyone Has a Role to Play to make the
process as pleasant as possible
Agent – Proprietor - Company

The Agent

His/Her Responsibility is to educate the Proprietor and Center Staff (and sometimes company personnel) about how to avoid a claim in the first place and then to teach the proper techniques for handling a claims situation.

The Agent (Educating Staff)

- Record Keeping – Approaches, Bathrooms, etc
- Gathering Information for Incident Reports
- Bagging and Tagging Rental Shoes (evidence)
- Was it a “stick” or a “slip” at foul line?
- Warning Signs – Slippery over the line
- Parking Lot or danger zone?

The Bowling Proprietor

Before a Loss Occurs

- Good Common Sense can avert or minimize a loss. (Examples include keeping lane conditioning product off the approaches, keeping pot holes filled and to a minimum)

Center Personnel

Before a Loss Occurs

- Watch for Spills of Drinks
- Watch for Rough Housing especially Children
- Insist EVERYONE Wear Bowling Shoes
- Watch for people going past foul line
- Remind folks it's slippery out there
- Take Extra Care when conditioning the lanes



Oh NO!

We Just Had A LOSS!!!

WHAT NOW?

Slip & Fall Injury

- Frequently at the foul line – slip or stick?
- Incident Report should say which it was
- Check for debris or spills and note on report
- If rental shoes and witness says they stuck “bag and tag” shoes. Look at “owned shoes”
- **Video evidence should be saved immediately**
- Gather names & contact info for witnesses

Property Losses

- Notify Agent or Claims Immediately
- Beware the motive of the “Public Adjustor”
- If the Company Adjustor does their job a PA isn’t necessary. It can cause unnecessary distrust between the client and the carrier.
- Each State has a clear cut process for time frames for handling property losses.

Property Losses (Continued)

- Make Temporary Repairs – THEY ARE COVERED
- If Something Needs to be Moved to Safer Ground, Move it, It is Covered for ANYTHING.
- You must cooperate with the carrier
- You may not abandon property to the carrier



DUTIES OF THE INSURANCE COMPANY

Deadlines vary by State, this is set for Texas,
but other States are available.

Company Duties & Time Frames

1. They must acknowledge receipt of your claim within 15 days after receipt
2. This is extended to 30 days if the Company is an eligible surplus lines insurer
3. They must begin their investigation within 15 days of receipt of the notice of a claim

Company Duties (Continued)

4. They must request from YOU within 15 days of receipt (30 days for eligible non-admitted carrier) all items, statements and forms that will be required from you.
5. They must notify you in writing of the acceptance or rejection of the claim, and if rejected give the reason why. (continued)

Company Duties (Continued)

- (cont) This must be done within 15 days after receipt of ALL items, forms and statements required to secure a final PROOF OF LOSS
- If there is a reasonable belief that the loss was caused by arson that is extended to 30 days
- If additional time is needed they must notify you within that 15 to 30 days time frame

Company Duties – (Continued)

- If they take the additional time they must notify you in writing within the next 45 days that the claim has either been rejected or accepted.
- If they agree to pay it they have 5 business days (20 if non-admitted). If payment depends on your action the meter starts when the action is completed