

# EPL/POL CLAIMS ROADMAP

## Employment Practices Liability and Public Officials Liability Claims and Potential Claims



### Step 1

Municipality receives notice of potential claim. Report IMMEDIATELY to Liability Unit Supervisor and Fund Solicitor.

### Step 2

Qual-Lynx will notify Municipality that claim has been referred to Insurer and their TPA.

### Step 3

Municipality will receive acknowledgment of claim from Claims Administrator and must acknowledge back to Claims Administrator that it has been received.

### Step 4

Municipality will receive a coverage determination from Claims Administrator which will state that coverage is either denied or there is a Reservation of Rights. Municipality must acknowledge receipt of Coverage Determination Letter.

### Step 5

If coverage is denied and Municipality disagrees with the denial, the Fund Solicitor should be contacted.

### Step 6

If Reservation of Rights is issued, carrier is providing coverage under a Reservation of Rights. Counsel will be assigned if and when a complaint is filed.

### Step 7

Future contact regarding the claim is with Summit Risk Adjuster/Defense Counsel.

Gloucester, Salem,  
Cumberland Counties  
Municipal Joint  
Insurance  
Fund  
South Jersey Communities Securing Their Future



## Qual-Lynx Liability Adjusters

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### Fund Solicitor:

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