

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 Claims

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