



INSURANCE BROKERS

BRIDGEPOINT EXPRESS INC. CLAIMS PROTOCOL

The CMB Insurance Brokers Claims team is here to serve you. This service includes assisting you in the event of a claim. If a loss occurs, please follow the steps highlighted in the attached Claims Protocol.

Your insurance contract requires that you report all claims promptly. Contact us as soon as possible after a property, liability, environmental or automobile loss. We will report your claim to the insurance company. An insurance company adjuster will be assigned to handle your claim and assist you.

We appreciate your business and are committed to the exceptional handling and advocacy of all claims for Bridgepoint Express Inc. You should not talk to others involved in the accident, but refer them to your claims adjuster.

REPORT ANY CLAIMS TO ALL CONTACTS BELOW:

For immediate after-hours claims services, please contact Insurance Company 1-855-621-6262

1 Bob Dailey

Business Insurance Broker
CMB Insurance Brokers
Cell: 403-597-5763
Direct: 780-428-7294
bdailey@cmbinsurance.ca

2 Drew Fraser

Business Risk Consultant
CMB Insurance Brokers
Cell: 780-498-2597
Direct: 780-428-7241
sample@cmbinsurance.ca

3 Taryn Pue

Director of Claims
CMB Insurance Brokers
Cell: 780-217-3560
Direct: 780-421-5553
tpue@cmbinsurance.ca

4 Patricia Lugowski

Business Service Specialist
Direct: 780-428-7254
plugowski@cmbinsurance.ca



Claims Document Checklist

Keep this information on hand. It is not required to report your claim, but will be required to complete it.

- Police Report (if applicable)
- Vehicle Registration
- Operator's Driver License
- Loss Payable information
- Photos
- Invoices for recovery expenses
- Maintenance records



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AUTO & EQUIPMENT CLAIMS

In the event of an accident:

1. Report the accident to the proper authorities.
2. Obtain information about the other people involved in the accident such as:
 - a. Names, addresses, and phone numbers;
 - b. Insurance company and policy number;
 - c. Type of vehicle; and
 - d. Auto and drivers license numbers
3. Report the loss to CMB
4. Provide a copy of KDM Transport Ltd. Vehicle Incident Report to CMB as soon as practical
5. CMB will provide guidance in deciding whether to proceed with submitting a claim
6. Have your vehicle towed to the nearest repair shop if the vehicle is not drivable. Do not authorize repairs until the claims adjuster gives you the authority to do so
7. Keep a record of any recovery expenses for reimbursement

After we report the claim to the insurance company, CMB will:

1. Arrange for the assigned **Appraiser** to inspect the damages of vehicles
2. Arrange for the **Adjuster** to investigate the loss and review repair estimates
3. Contact you for a settlement or authorization for repairs
4. Negotiate settlement with the third party on your behalf

PROPERTY CLAIMS

In the event of damage to your building or contents:

1. Protect the property from further damage:
 - a. Call the proper authorities and utilities (gas, electric, telephone)
 - b. Take photos of the damage before having emergency repairs made, such as boarding up windows or covering holes in the roof
2. Call CMB to report the loss
3. Call a contractor to estimate the building damages
4. Separate damaged contents from undamaged contents. Do not discard any items until the claims adjuster gives you the authority to do so
5. Keep records of expenses if you are forced to temporarily relocate your business
6. Do not authorize repairs until the claims adjuster has given you the authority to do so

After we report the claim to the insurance company, CMB will:

1. Have the adjuster contact you by phone or mail to discuss the loss;
2. Arrange for an appraiser to inspect extensively damaged property;
3. Assist you with your choice of contractors to make the repairs; and
4. Contact you for a settlement

GENERAL LIABILITY CLAIMS

In the event of injuries or damage to property of others which you allegedly caused:

1. Call us to report the incident
2. In the event of a claim, forward any correspondence including the summons or Statement of Claim from an attorney representing the other party, to CMB
3. Do not discuss the claim with the other party or their attorney. Refer them to CMB or your claims adjuster only

After we report the claim to the insurance company, the claims adjuster will:

1. Contact you to discuss the incident that allegedly caused the injury or damage to the property
2. Deal directly with the other party and/or attorney to handle the claim