

# ARcover

Professional Indemnity for Architects

## Notification Guide

This Notification guide is to assist our ARcover clients and policy holders. No one wants to be faced with a notification, but if you ever have to, this guide aims to ease the process, or you may call us.

### 1. When to notify?

As soon as you become aware of a Circumstance or a Claim, you must notify the Insurer in writing as soon as practicable and within your policy period.

**What is a Circumstance:** When you are aware of any fact or issue that may escalate e.g.: LAM inquiry, a complaint, an adverse incident.

**What is a Claim:** A written or verbal demand or legal proceedings for compensation e.g.: Writ, Letter of Demand.

Any notification should be made no later than 60 days of your awareness

### 2. What do I Provide?

- A full detailed chronology of the events and facts that led to the Circumstance or the Claim, including other parties involved in the matter.
- All relevant supporting documents and correspondences.
- Any additional information e.g., urgent deadlines, estimated amount

### 3. Who do I notify?

Please notify **Pacific & Orient Insurance Co. Bhd (P&O)** :

- ✉ constructionclaims@pacific-orient.com
- ☎ P&O: Charles Perera 016 323 9130

If you are unsure whether to notify, it is important to seek guidance and call either **P&O or PAM:**

- ☎ PAM: Norazam Victor 019 255 8686
- ☎ PAM: Madeline Ham 012 284 6276

### 4. What happens after I notify?

- The insurer will be in touch and if necessary, a panel lawyer will be appointed to assist you.
- You must give full cooperation to the insurer and panel lawyer
- To ensure efficient management of your notification, please pay your Base Excess when requested by the insurer. It is payable towards the panel lawyer's bills, any award, judgement sum etc.

### 5. What is NOT covered?

The full list of exclusions is detailed in Section 5 of the policy wordings