

PRW Association Procedures In Case of Damage, Event, Loss, Claim or Suit

Duties In The Event of Property Damage

Take all reasonable steps to stop damage, to protect property from further damage, and keep a record of expenses necessary. This may not be the most desired vendor, but one available to expeditiously stop or limit damage.

Duties In The Event Of Occurrence, Offense, Claim Or Suit

You must see to it that the insurance company is notified as soon as practicable of an "occurrence" or an offense which *may* result in a claim. To the extent possible, notice should include:

- (1) How, when and where the "occurrence" or offense took place;
- (2) The names and addresses of any injured persons and witnesses; and
- (3) The nature and location of any injury or damage arising out of the "occurrence" or offense.

If a claim is made or "suit" is brought against any insured, you must:

- (1) Immediately record the specifics of the claim or "suit" and the date received; and
- (2) Notify the insurance company as soon as practicable. You must see to it that the insurance company receives written notice of the claim or "suit" as soon as practicable.

You and any other involved insured must:

- (1) Immediately send the insurance company copies of any demands, notices, summonses or legal papers received in connection with the claim or "suit";
 - (2) Authorize insurance company to obtain records and other information;
 - (3) Cooperate with insurance company in the investigation, or settlement of the claim or defense against the "suit"; and
 - (4) Assist insurance company, upon our request, in the enforcement of any right against any person or organization that may be liable to the insured because of injury or damage to which this insurance may also apply.
- (The insurance company may subrogate with you as a witness.)

No insured will, except at that insured's own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

American Family Insurance

Danielle or Rhonda,
601 Community Drive, EP 80517
970-586-8420,
DARNOL4@amfam.com

Policy number 05XY918701

Named Insured includes PRW unit owners and/or the Board of Directors