

# HOW TO SUBMIT AN INSURANCE CLAIM

The following information is intended as an informal guide to assist with potential claims against the City of Belleville.

All claims are thoroughly investigated by the City's insurer and/or their representative. The City will not be held responsible for any claims/costs unless you can provide evidence that the City committed a negligent act or omission that resulted in damage or injury. The City, by way of its insurer, only compensates when it is legally liable for the damage sustained. This approach helps to reduce costs for the taxpaying public, who ultimately bear the cost of these claims.

We suggest that in all cases of damage you immediately contact your insurance company or broker. Depending on the nature of the claim the insurance policy that you purchased may provide for greater compensation than you may be able to legally recover from the City. In addition, if your insurer believes that the City is responsible for the damages, they will seek compensation on your behalf as stipulated in your insurance policy.

**Note that, where the damage occurred at a site under the control of a contractor that the City retained to provide services (such as road repairs/upgrades) the claim will be forwarded to the contractor for processing.**

## PROCEDURES

All claims made against the City must be filed **in writing** as outlined below:

### Time Limits for Filing a Claim

Written notice must be submitted as soon as possible after the occurrence. The Municipal Act states that in certain situations a person has ten (10) days from the date of an occurrence within which to file a claim in writing with the City. Therefore, in some situations you are **required** to place the City on notice within ten (10) days of the incident.

### Information Required

When filing a notice of claim with the City, it must be submitted in writing and must contain, as a minimum, the following information:

- name, address and telephone number of the person making the claim
- name, address and telephone number of any witness to the occurrence
- date, location and time of the occurrence
- a brief description of the occurrence
- type of damage or injury sustained
- the value of the loss sustained as a result of the occurrence
- original signature of the person making the claim

### Serving your Claim on the City

Your signed notice of claim must be delivered in person or by registered mail to the following address:

The Corporation of the City of Belleville  
Attention: Deputy City Clerk'  
169 Front Street  
Belleville, ON  
K8N 2Y8

The City of Belleville will acknowledge receipt of your claim within two (2) weeks.

If you have any further questions about how to submit an insurance claim against the City of Belleville please contact the Deputy City Clerk's office at 613-968-6481

**CITY OF BELLEVILLE  
Insurance Claim Sheet  
(Please Print Clearly)**

<b>Claimant's Name:</b>	
<b>Claimant's Address:</b>	
<b>Claimant's Phone #:</b>	

<b>Date of Occurrence:</b>	_____	<b>Time of Occurrence:</b>	_____
	<b>Day / Month / Year</b>		<input type="checkbox"/> AM <input type="checkbox"/> PM

<b>Location of Occurrence</b>	_____
	_____
	_____

<b>Name of Witness(es):</b>	_____
	_____

<b>Details of Occurrence:</b>	_____
	_____
	_____
	_____
	_____
<input type="checkbox"/> <b>See separate sheet attached</b>	_____
	_____
<b>Estimates attached</b>	<input type="checkbox"/> YES <input type="checkbox"/> NO

<b>If injured, did claimant go to hospital or seek other medical attention:</b>	<input type="checkbox"/> YES <input type="checkbox"/> NO
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I agree to allow pertinent personal information contained on this form to be used by the departments, institutions or agencies affected by the claim and by such individuals that could reasonably be expected to require such information.

\_\_\_\_\_  
Signature of Claimant

\_\_\_\_\_  
Date

Personal information on this form is collected under the authority of the Municipal Act and Insurance Act of Ontario and is used to process claims made against the municipality. For further information please contact the Deputy City Clerk, City of Belleville, 189 Front Street, Belleville, ON K8N 2Y8, 613-968-6481

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**Office Use Only**

Received by: \_\_\_\_\_ Date: \_\_\_\_\_