

# CORPORATION OF THE CITY OF BELLEVILLE

## 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 representatives. 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 injury or damage. 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 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.

### Procedures

All claims made against the City must be filed in accordance with the following:

#### 1. 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 10 days of the incident.**

#### 2. 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 all loss sustained as a result of the occurrence
- original signature of the person making the claim

#### 3. 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  
1<sup>st</sup> Floor  
Belleville, ON  
K8N 2Y8

The City of Belleville will acknowledge receipt of your claim within two 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.

*The procedures outlined do not constitute a waiver of any right the Corporation of the City of Belleville has with respect to a statutory defense of the alleged incident.*