



How To Identify Legal Documents

If you receive a legal document, even if you are not at fault, let your insurance company respond for you. Timely reporting is a policy requirement. Documentation is everything. Let us help you protect your business. Call us with questions any time: 502-357-0561 or 513-381-7881 (Cincinnati)

Legal documents come in many forms. To help answer some of your questions, here are a few examples.

Q: How will I know if I receive something legal that needs immediate attention?

A: Anything that has to be signed for in the mail, by express or special delivery. This could be a document needing an urgent response. Give these to the appropriate person of authority immediately. Your HR Department can help.

Look for words like:

- Attorney/Lawyer
- At-Fault
- Court
- Law
- Summons
- Complaint
- Plaintiff/Defendant
- EEOC
- First Report
- Third-Party
- KRS (Kentucky Revised Statute)

Q: Why are “Legal Documents” important?

A: Most legal documents are time oriented. Protect your company’s right to respond. Failure to respond or notify your insurance carrier timely can result in denial of coverage, which can mean loss of revenue/money or your business. Don’t wait. Act immediately to protect your time frame to respond to a legal document.

Q: What are considered important dates:

A:

Mailed – the date stamped on the envelope you received

Received in your office.

Accident/Incident – Date of Loss

The date you forward to “Fifth Third Insurance” to report to your carrier. (This should be the same day you received the legal document.)