



**There is always a chance, unfortunately, that you could be blamed for something harmful happening to others. That's when it's such a comfort to know you are protected from financial consequences.**

A claim has been made against you . . . what do you do?

- Expect that someone who has sustained property damage or injury due to your alleged negligence may expect compensation.
- Immediately report all available information regarding the incident to your broker.
- Do not accept responsibility right away; say nothing rather than admit wrongdoing.
- Co-operate fully with your Commonwell Mutual claims representative.
- Do not discuss the incident with anyone connected to the claimant.

A few tips to help you avoid causing injury to others in the first place:

- Be sure all fencing is in good repair.
- Always keep your family pets under control.
- Secure any loose carpeting.
- Ensure your sidewalks and driveways are clear of snow and ice.