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## NOTIFICATION

Any claim begins with notification to the design firm of a demand for money or services. The notification can take any one of three basic forms. The first one is an oral demand, the second is a written notice and the third is a formal summons and complaint.

Upon receiving any of these notifications, the design professional should immediately forward the details, with all pertinent documentation, to CNA and the insurance broker.

Please note that if it is a summons and complaint, you only have a certain amount of time to respond, and the period of time is different in various jurisdictions (usually between 20 and 30 days).

Upon receipt of notification, CNA claim representatives will contact you to determine coverage and investigate the claim. If the notification is a summons and complaint—meaning it is already a legal matter—CNA will retain an attorney experienced in construction law to protect your interests.

At this point, the handling of the two major types of claims diverges. First, we look at the 'non-litigious claims' where the notification is oral or written, but litigation is not yet involved. Then we will look at how claims involving a summons and complaint are handled.