



Always the Last to Know

Late Notice and Prejudice to the Carrier

1. Avoid the dispute retarding prejudice altogether—give notice as a matter of course.
2. Follow the notice instructions in your policy—that is the safest bet.
3. If you chose not to report, understand the risk.
4. If someone else has handled notice, particularly where there is a large Self-Insured Retention (SIR) or excess policy in play, confirm notice with the carrier.
5. Late notice is not necessarily a death knell.

5 FOR THE ROAD

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