



THE IMPORTANCE OF TIMELY REPORTING IN TEXAS PROPERTY AND LIABILITY CLAIMS

📌 Timely reporting is one of the most critical responsibilities for pool members' staff handling property and liability claims in Texas. Whether the issue involves structural damage, vehicle losses, general liability exposures, or third-party injury allegations, fast and accurate notification is essential to ensure proper investigation, protect coverage rights, and avoiding delays.

Why Timely Reporting Matters for Property Claims

Members' coverage documents require members to provide prompt notice of any property loss. State law does not specify an exact number of days, but the coverage document mandates reporting "as soon as reasonably possible." Failing to report promptly can interfere with an adjuster's investigation.

Key Benefits of Timely Property Claim Reporting:

- 📁 Better documentation while damage is fresh and less likely to have damages worsened due to delayed mitigation
 - 🔍 Stronger evidence for cause and origin investigations
 - 💰 Faster access to coverage benefits
 - 📋 Reduced challenges relating to mitigation or policy compliance
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Why Timely Reporting Matters for Liability Claims

Liability claims, such as third-party injuries, auto liability incidents, or allegations of negligence, also require immediate reporting. The Fund needs timely notice to preserve defenses, collect statements, secure evidence, and prevent the loss from escalating.

The Risks of Delayed Liability Claim Reporting:

- 🚫 Loss of witness availability
 - ❓ Disputes over what occurred and reduced ability to challenge liability
 - ⚖️ Compromised ability for the Fund to defend the claim and possibly increased defense costs
 - 🚫 Possible denial for late notice under coverage document terms
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Best Practices for Members

To Ensure Smooth Claims Handling:

- 📞 Report incidents immediately, even if damages appear minor
- 📄 Document everything—photos, statements, receipts, timelines
- 🚓 Obtain official reports (police, fire, or incident reports) when applicable
- 🧩 Preserve evidence until the Fund or carrier advises otherwise
- 📁 Notify all internal stakeholders, including supervisors and risk managers

Quick action helps protect benefits, supports defense strategy, and maintains compliance with policy obligations.

How to Report a Claim

Visit the Fund website at <https://www.twarmf.org/claim-forms-and-coverages/liability-and-property-loss-notices-twcarmf-and-lcra/>

Select the **Automobile Accident Report/Loss Notice** for all auto claims. This includes first party collision and comprehensive claims (hail, vandalism, hitting an animal, etc.) as well as third party auto liability claims.

Select the **Liability Loss Notice** for all general liability, errors and omission liability (including employment), or professional liability (medical malpractice and medical board complaints).

Select the **Property Loss Notice** for all damage to property (excluding automobile damage – use the Automobile Accident Report/Loss Notice for reporting all automobile damage).

Email the Loss Notice to the email at the top of the form (3896TWARMF@sedgwick.com).



Final Thoughts

Timely reporting is the single most important step in protecting your organization during a property or liability loss. Early notice ensures faster investigation, clearer documentation, and a smoother process for all parties involved. By reporting incidents as soon as they occur, members help safeguard coverage rights and strengthen the overall risk-management framework.