

Insurance notification checklist

General information to help you organise your paperwork. Not legal advice.

Identify the policy and the reported event

Use this checklist to prepare a factual notification enquiry. A complaint about workmanship is not automatically insured. Commercial liability, professional liability, builders risk and new-home warranty arrangements may respond differently. A broker acknowledgement is not a coverage decision.

Project complaint and item ID: _____

Contracting entity and insured entity: _____

First reported condition and date: _____

Event or damage date if known: _____

Broker insurer policy number and period: _____

Potential policy types and wording obtained: _____

- ☐ Preserve the complaint demand or legal document and its receipt details.
- ☐ Describe alleged defective work separately from resulting damage or injury.
- ☐ Record who performed the work and any design or subcontract involvement.
- ☐ Ask the broker or insurer to identify notice method recipient and applicable requirements from the actual wording.
- ☐ Record urgent measures taken to protect people and property and the evidence preserved.

Record notification without assuming coverage

Question for provider	Response / document	Owner and next step
Which policy and notice route?	[enter]	[enter]
Inspection before routine repairs?	[enter]	[enter]
Preserve samples or appoint expert?	[enter]	[enter]
Consent required for settlement?	[enter]	[enter]
Deductible exclusions and reservation?	[enter]	[enter]

Notification sent date recipient and attachments: _____

Delivery confirmation and claim reference: _____

Adjuster or reviewer and verified contact: _____

Coverage position received and exact document: _____

Unresolved requirements and next follow-up: _____

Fictional distinction

Replacing an incorrectly installed trim item and investigating water damage behind a wall are different cost categories. List both accurately; do not describe either as covered until the provider's position and relevant policy terms have been reviewed.

BC Housing's linked guidance concerns BC new-home warranty claims only. It cannot establish coverage under a contractor's liability policy or another province's program.

Before you act: this document is general information prepared by ArtBuild to help you organise facts and paperwork. It is not legal advice and has not been reviewed by a lawyer for your situation. Rules differ by province and territory and change over time. Check the official source for your project, and for deadlines, liens, court or insolvency steps, speak with a lawyer licensed where the project is located.