

Subrogation Checklist

We have prepared a series of questions necessary to document depending on the circumstances and items involved in a loss. Successful subrogation depends on proving that your loss, whether physical or financial or a combination of both, was caused by a negligent party, defect or other form of liability.

Key to successful subrogation recovery is documenting the facts and details of the incident which we take into consideration when determining the relevant viability of your claim. Our comprehensive checklists will help identify the investigative information shaping water loss, fire loss, workmanship issue and product defects.

Guideline for Subrogation Recovery

This outlines the steps and procedures necessary to capture the information for your subrogation case. Step 1 – Document the Adjuster, Claim Number, Contact Information for Insured(s) Correct Legal Name of Insured(s) Expert(s) Full Legal Name of Writing Company Initial Estimate of Loss. Loss Date, Loss Location, Policy Number, and potential Third Parties.

Initially you will want to identify all parties of interest, create notice letters with loss location, loss date, dates to examine scene/evidence and proof of service. If necessary, we will develop protocols for site access, investigation, and evidence removal/preservation. It is important to document the loss with photos or video and obtain witness statements, obtain leases, condo bylaws and insurance certificates.

Step 2 – Once you assign the claim to ARG, we will acknowledge receipt and advise all targets that we have been assigned to represent your subrogation interest. If necessary, we will request that any defective parts be held securely and that no destructive testing be performed without our presence.

Step 3 – While investigating the claim, it may be necessary to engage an Expert. If one is needed, we can provide guidance. No Experts will be engaged unless authorized by you and you are provided an initial budget. Experts are engaged only if deemed necessary and are usually involved in product defect losses, fire investigations or plumbing losses.

Although ARG works strictly on a contingent fee basis, Expert fees are the direct responsibility of the Client.

WATER LOSS CASES-Checklist of Questions/Answers

Is there a product involved _____
Type of product _____
Brand Name, Manufacturer/Model/Serial Number _____
Purchase Date/Installation Date _____
Installer and Contract _____
Warranty _____
Repair History/Maintenance Records _____
Instruction manuals _____
Alterations to the product _____
Maintenance contracts/Repairs Issues- Who did the work-Outside Vendor _____
What prompted need for the work _____
Source of the water _____
Steps taken to mitigate water _____
Photos/Video _____
Witness statements _____
Security guard logs _____
Leases/by-laws _____

FIRE LOSS CASES-Checklist of Questions/Answers

Questions Answer Is there a product involved _____
Type of product _____
Brand Name/ Model/Serial Number _____
Manufacturer/Seller _____
Purchase Date/Installation Date _____
Purchased new or purchased or reconditioned _____
Was product being used properly for its intended purpose _____
Prior problems with the product _____
Prior repairs to the product _____
Maintenance history and by whom _____
Have warranty, instruction manuals _____
Fire Department report _____
Witness statements _____
Photos pre and post loss _____
Evidence preserved and by whom _____
Fire Cause and Spread _____
Number of sprinkler heads involved _____
Who else was present during loss _____
Where was the fire first observed _____
What alerted you to the fire _____
First to see smoke or fire/names/titles/contact information _____
Size of the fire when first observed _____
Dimensions of fire when first seen _____
What burned in the beginning _____
Lighting conditions _____

Did electricity go out _____

Vision blocked or obstructed _____

Any defects in sprinkler systems (failure of the system to activate, poor water pressure, locked valves) _____

Did smoke or heat detectors work _____

Was there security guard protection _____

Other security issues _____

Did fire doors operate _____

Were there fire walls and/or fire-rated walls _____

Commercial cooking or painting (Ansul systems) _____

Maintenance history of cook vent cleaning _____