



**AND**

**SPHERE**  
RISK PARTNERS



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## Fire & Life Safety Contractors General Liability Claims Program Partners



**Communication - Collaboration - Participation**  
**with the Contractor** is fundamental to producing  
the best outcome and finding the root cause.

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- 85% of claims are brought by subrogation and come from water damage - the majority being freeze ups from wet & dry systems
  - 65% of claims the contractor did not contribute negligence - contracting on Service & Inspection work effectively is absolutely the best defense to control claims costs and your premiums
  - Pictures tell a thousand words - the old adage is true. When responding to an incident, DO take pictures of the failed component as it was installed as well as surrounding areas of the system
  - Collaborating with your claims partners prior to making any assumptions keeps you safest and results in the best probable outcome. Never throw away potential evidence

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### Fire Suppression - Alarm & Security - Extinguisher

#### Risk Suppression Management

**Wilton Marburger**

President

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Office: (484) 924 - 8155

**Ryan Fulmer** - Managing Underwriter

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Direct: (484) 920 - 8189

#### Sphere Risk Partners Management

**Christina Kerper, CPCU/ARM/CMSP**

Vice President of Claims & Operations

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## CLAIM REPORTING PROCEDURES

All claims and potential claim incidents should be reported regardless of severity.

### Reporting a Claim - Please be prepared with the following:

- **Acknowledge you are a Risk Suppression Member**
- Contractor's CGL Policy # & Business Name
- Incident Location and Event Description - describe what happened
- Loss Description & Loss Date - describe known or expected damages
- Reporting Source Contact Information - Name/Phone/Email
- Claimant Name, Address, Phone & Email if applicable

### Claim Reporting Methods

Email: [firstreports@sphereriskpartners.com](mailto:firstreports@sphereriskpartners.com)

Phone: 1 - (888) - 428 - 7847

Fax: (610) - 891 - 6936

**Business Hours: Monday - Friday 8:00AM - 5:00PM Eastern**

**After Hours - Weekend - Holiday: Available 24/7**

#### Sphere Risk Partners Management

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Vice President of Claims & Operations  
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#### Sphere Contact Information

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SUPPORT | COMMUNICATION

QUALITY | PREVENTION