

**Excess Workers' Compensation Indemnity Policy [XSCOMP©]**

**How to Report a Potential Claim**

You must report a potential claim to Parapet Underwriters if an accident or disease occurs in any of the following situations:

1. where the employee alleges to be permanently and totally disabled;
2. where serious injuries are alleged by an employee and there is doubt as to whether the related accident is work-related;
3. where you anticipates that the employee will experience more than twelve (12) months of lost time;
4. involving serious injury to two or more employees;
5. where the total amount Covered by Advances exceeds \$25,000; "Covered by Advances" means workers' compensation benefits which have been awarded by the Board and which you have paid directly to the employee or on his/her behalf;
6. for which the workers' compensation benefits cost and all other Workers' Compensation Boards costs, including administrative expenses, equal or exceed \$50,000;
7. where there is a fatality, an injury to the brain or spinal cord, or second or third degree burns to more than one-third of the body of an employee.

To report a potential claim, simply fill in and send the First Report Form along with the WSIB Form 7 to Parapet either by email, mail or fax. We will acknowledge receipt of your notification of a potential claim within 48 hours.