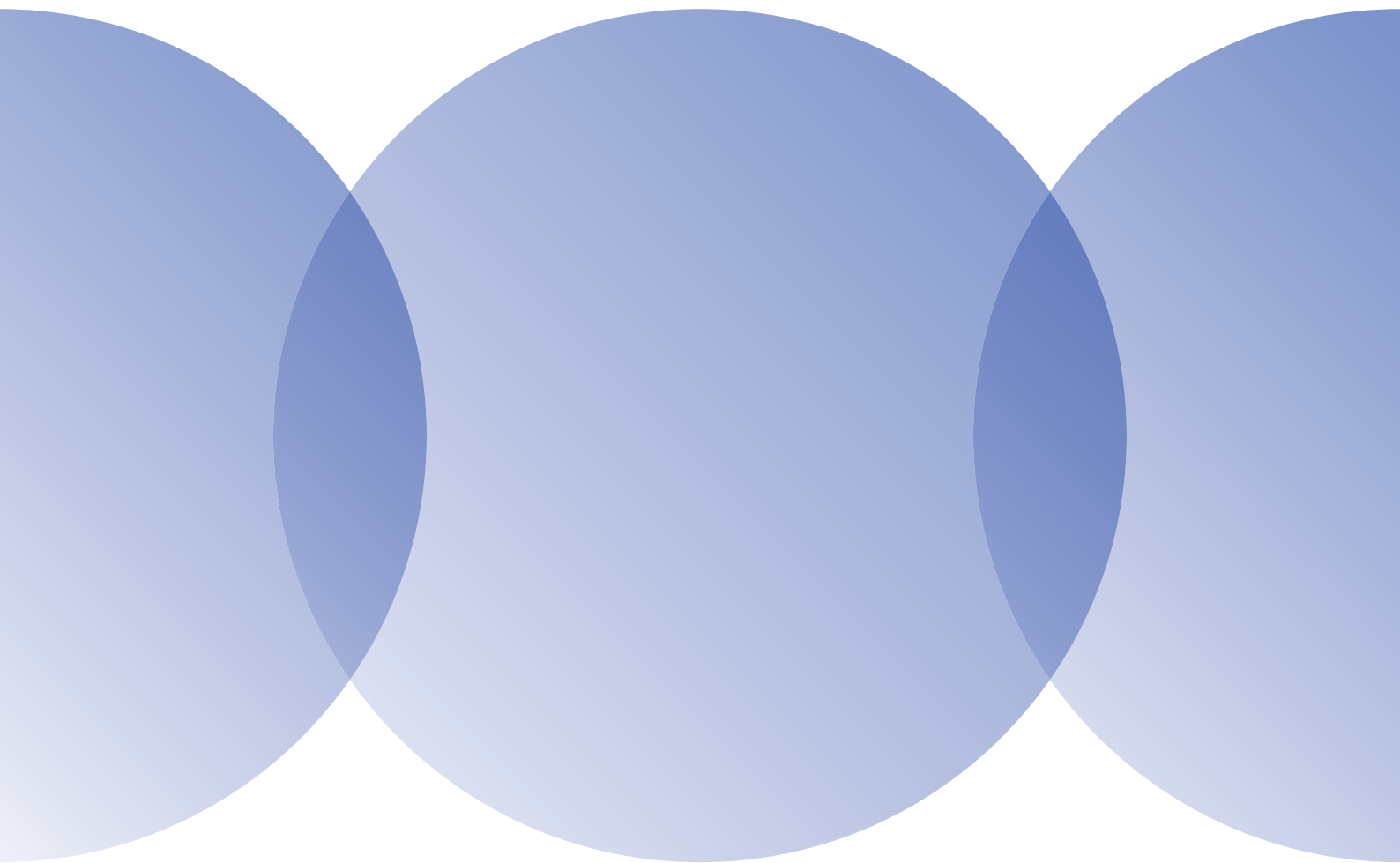


# Employer's Liability

Service



Dealing quickly and effectively with claims is an important part of our service proposition. When dealing with your Employer Liability (EL) claim, our approach involves working closely with you through the key stages of the claims process. This factsheet gives you just a brief insight into how we achieve this.

### Zurich's Claims Proposition

At Zurich, we believe quality claims service lies in an understanding of you and your business, and sharing our claims experience and expertise. This way, we can make sure our service matches the needs of your business. We do this by:

- Agreeing a claims service protocol with you, which is individually tailored to your needs.
- Meeting regularly with you to review and discuss claims trends and risk issues.

### Zurich's Claim Service Protocol

As part of our commitment to service, we clearly set out our standards and timescales for each different aspect of the claims process in our Claims Service Protocol. Here are some of the key standards we commit to:

- We acknowledge claim notifications within five working days of receipt.
- We make decisions on liability by reviewing available paperwork, telephone investigation or, if necessary, a site visit by a Zurich Claims Inspector. We aim to do this within three months of notification.
- Once payment is agreed, most cheques are issued within ten working days.

### Claims – what we need to know

We need certain information from you in the investigation of all accidents. Having this information documented up-front really helps reducing the time and costs involved in our investigation process.

Because each accident is different and any investigation must of course relate to the particular circumstances, the following check list is a guide to the main requirements for preliminary investigations:

- Date and time of accident.
- What was the system of work being followed at the time of the accident? Was it the correct system?
- How experienced was the person on this particular role or task, and what training had they been given?
- Whether there were any specific instructions or warning issued in relation to the particular role or task.
- Details of the latest risk assessment of the workplace.
- Witness statements.
- Contact details.

## Our EL Claims Team

- The claims team deal with claims ranging from slips and trips causing bruises and sprains, to machinery accidents resulting in amputations and fatalities. They possess a wealth of industry experience and expertise.

We deal with 6,000 new claims each year and at any one time we're handling 11,000 cases.

- Our in-house team deal with desktop liability investigations, assessing wage loss claims, valuation of pain, suffering and loss of amenity and negotiating settlement. However, we also consult experts in other areas to make sure we have the best possible information to assess the claim. These include:
  - claims inspectors for investigations on site
  - panel solicitors for litigated cases
  - occupational health advisors, helping employees return to work sooner through our Zurich Rehabilitation Scheme
  - orthopaedic, psychiatric and neurological consultants (amongst others) for medico-legal reports
  - enquiry agents for surveillance.
- For catastrophic injury cases, our specialist handlers also work with care/occupational therapists; forensic accountants; vocational rehabilitation; legal counsel; consultant engineers and employment consultants.
- Our disease claims team deal with claims such as stress, industrial deafness, repetitive strain injury (RSI) and asbestosis.

## To find out more about our claims proposition

If you'd like to know more about our EL claims proposition either speak to your usual Zurich contact, or call one of our team below.

Alternatively take a look at our website [www.zurich.co.uk/corporate](http://www.zurich.co.uk/corporate)

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