

# Employers' Liability

## Claims management

As the market leader in Employers' Liability (EL) insurance with over 50 years' experience we understand that the health and safety of your employees is vital. Our priority is to deal with your claims swiftly and professionally.



We take a proactive approach using our expertise in medical management, investigation and negotiation to ensure the overall costs are contained. We believe in building strong, transparent, long-term relationships with both customer and brokers, which is why we are happy to meet with you regularly to share our expertise and information to help you manage claims costs.

### About our Employers' Liability claims service

- We will agree a claims service protocol with you, which will be individually tailored to your needs.
- Our claims inspectors will carry out a site investigation if appropriate.
- Our claims team has a wealth industry experience and expertise. They can deal with claims ranging from slips and trips causing bruises and sprains, to machinery accidents resulting in amputations and fatalities.
- Our in-house claims investigation 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.

### What this means for you

- We will work with you to determine your legal liability and where you are not liable we will defend the case.
- If you are liable, we will settle the claim as fairly and as quickly as possible to avoid escalation of costs.
- You will be kept informed of significant developments such as liability decision, actions and payment details.
- Peace of mind in the knowledge that we have the expertise and resources to service your needs.
- Effective reputation management in the event of an incident. We will work closely with your media relations team to help manage the impact of an incident.

### How does our Employers' Liability claims service work?

As soon as an incident occurs, you can consult our claims team on **020 7648 3200** where the person that you speak with will:

- understand the nature of the incident
- offer relevant help and advice.

We need certain information from you in the investigation of all accidents. Providing documentation at the outset of the claim really

helps reduce the time and costs involved in our investigation process. Because each incident is different and any investigation must of course relate to the particular circumstances, the following checklist 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.

To find out how Zurich can help you, call your usual Zurich contact on **020 7648 3200**.

Alternatively, call your broker or visit our website **[www.zurich.com/corporatebusiness](http://www.zurich.com/corporatebusiness)**



Zurich Global Corporate UK  
London Underwriting Centre, 3 Minster Court, Mincing Lane, London EC3R 7DD, England.  
[www.zurich.com/corporatebusiness](http://www.zurich.com/corporatebusiness)

Zurich Global Corporate UK is a trading name of:

#### Zurich Insurance plc.

A public limited company incorporated in Ireland Registration No. 13460. UK branch registered in England and Wales Registration No. BR7985. Registered Office: Zurich House, Ballsbridge Park, Dublin 4 Ireland. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. FSA registration number 203093. These details can be checked on the FSA's register by visiting their website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.



*Because change happenz*®