What happens when an employers or public liability claim is made





Contact us as soon as possible.



A claims expert will be in touch within three days to let you know if the claim is covered by the policy based on the information available.

They'll arrange any investigations necessary and will provide support until the conclusion of the claim.

We'll need you to give us as much documentary evidence as you can.
We'll give you a list of what we need to fully investigate and consider the allegations.

If there is no evidence, we'll need to know straight away.

We'll decide whether to accept or decline the claim made against you. We generally need to make this decision within 40 days.

For injury claims expected to be over £25K, we have up to 3 months to decide liability. Depending on our decision, your claim will follow *Route A* or *Route B*.

Route A – we decline the claim made against you



If we decline the claim, the decision may not be accepted and the other side could ask for more evidence or information. We'll provide the information we are obliged to hand over, but if there's a disagreement as to what needs to be supplied, or a deadline is missed, the claimant can then file

an application with the courts and claim for associated costs.

Route,

Route B



If we are successful in our defence, the claim will be resisted. However, if it turns out we need to settle the claim, or are ordered to do so by the Court, we'll use *Route B*.

Route B – we accept the claim or it is decided there is full or partial fault



For injury claims we'll need supporting medical evidence before we pay damages.

In all cases, the claimant will need to prove that the injuries or damage are directly attributable to the accident. If they can't, the claim can fail at this point.



If we can't agree a level of compensation, the courts may have to decide.



We'll provide you with an overview before we close the claim. Please let us know if you would like a copy of this in large print or braille, or on audiotape or CD.

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