

Liability Claims

Employers' Liability Claims

Injury to Employees:

Significant changes to the way personal injury claims are handled have come into effect since April 1999 as a result of the Woolf Report.

Your insurers MUST respond to any letter of claim you receive within 21 days, otherwise the claimant's solicitors can issue proceedings without any sanction. It is essential therefore, that all letters of claim be passed on to Hamilton Leigh immediately upon receipt with all relevant information.

This means you must:

Report all claims/incidents likely to give rise to a claim IMMEDIATELY

Complete a claim form as quickly as possible and return to us

Retain all evidence on any incidents such as:

Incident/Near miss report forms

Accident Book Entry

First Aider Report

Safety Officer Report

Health & Safety Executive Documentation

Photographs/Sketch Plans

Security Videos

Pass on all related correspondence received to us - immediately and unanswered.

Public Liability Claims

Injury to Third Parties / Damage to their Property:

As with Employers' Liability claims, the Woolf and other related reforms have had a noticeable impact on Public Liability claims' settlements.

It is essential therefore, that all letters of claim be passed on to Hamilton Leigh immediately as Insurers have only 21 days to respond on the Policyholder's behalf.

It is not always easy to recall incidents 2 or 3 years down the line. It is therefore good practice and often a condition of the policy to keep accurate reports/records of all incidents likely or possible to give rise to a future claim.

Do not admit liability to anyone!

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