

Claims Guidance

Claims Guidelines

Please note that these procedures are intended for your guidance only and must not be construed as a statement of policy claims conditions. Always refer to the insurer policy wording for the claims procedure/ conditions.

General Procedures:

In the event of an incident, please contact us immediately. We will take details, inform your insurers and give you immediate advice. Wherever possible, obtain witness statements and photographic evidence. Never admit liability as this could invalidate your policy. In cases such as motor fleet policies we will recommend that you report the incident to your insurers via the insurers claims line straightaway to get the claim moving.

However, special procedures should be adhered to in respect of the following types of claims:

Loss of or Damage to Your Property:

If damage is extensive we will arrange for insurers to instruct a loss adjuster immediately.

Begin compiling details of the damaged items and put together as much documentary evidence in support of the items claimed as possible, such as original receipts and replacement estimates. It is a policy condition that you notify the police of any incident of theft or malicious damage. Keep a note of the crime reference number.

Employers Liability:

Even when no claim has been made by an injured employee, you should notify us immediately of any incident which involves absence from work or hospital treatment. If and when a claim is made on behalf of the injured party please send us all the relevant correspondence unanswered.

Please do not at any stage admit liability.

Public and Products Liability:

Even where no formal claim has been made by a third party you should notify us immediately of any incident involving injury to a third party or damage to a third party property.

Any views or opinions expressed in this briefing are for guidance only and are not intended as a substitute for appropriate professional advice. We have taken all reasonable steps to ensure that the information contained herein is accurate at the time of writing but it should not be regarded as a complete or authoritative statement of law.

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If and when a claim is made on behalf of the injured party please send us all the relevant correspondence unanswered

Please do not at any stage admit liability.

Professional Indemnity:

Should you become aware of any claims or circumstances which might give rise to a claim, you should notify us or your insurers direct, immediately and in writing. Failure to do so could prejudice your position.

Notifiable circumstances cannot be easily categorised. Many situations can be recognised as potential claims before they actually become formal legal actions. It is important that the warning signs are noticed and acted upon as soon as possible to reduce the chances of the claim developing further, and to ensure that your interest under the policy are fully protected.

Danger Signs Include:

- Verbal complaints from dissatisfied customers or a threat of taking matters further.
- A letter of complaint alleging neglect, error or omission.
- A customer refusing to settle or delaying settlement of an account for an unreasonable length of time.

These are examples of the type of circumstances that might give arise, but are not fully exhaustive. If you are in any doubt whatsoever, then you should notify us, or your insurers immediately.

Once you are aware of a situation which might give rise to a claim you must be careful not to prejudice your or your insurers position. Most importantly you must never admit liability. Sometimes even a part admission designed to diffuse a difficult or awkward situation may invalidate your policy if your insurers have not sanctioned the move.

Other Claims:

Notify us immediately you are aware that injury/loss or damage has occurred. Please remember that the late notification of any claim could prejudice your right to protection under the policy.

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