



Liability Claims

Accident Reporting

Reporting accidents is critical, whether resulting in a formal claim or not. It ensures that your policy responds, is likely to lead to lower claims costs and simply means that your business gets the right advice sooner.

The documents listed below should be provided, where available:

Public Liability Incidents

- Accident book entry
- First Aider/Surgery report
- Internal investigation report
- RIDDOR form
- Pre and post-accident risk assessment
- CCTV footage
- Any other relevant documents

Employers Liability Incidents

- Accident book entry
- First Aider/Surgery report
- Internal investigation report
- RIDDOR form
- Pre and post-accident risk assessment
- Training records
- Wage information
- CCTV footage
- Any other relevant documents

As from 31st July 2013, the law is changing in terms of how liability claims are dealt with. So, depending on the date of the accident you must do the following:

Before 31st July 2013:

Any correspondence from claimant solicitors must still be sent to us immediately UNANSWERED.

The new Ministry of Justice reforms require you to acknowledge BY EMAIL the solicitor's letter with the Claims Notification Form, WITHIN 24 HOURS OF RECEIPT.

This email must only state:

We acknowledge receipt of the Claims Notification Form dated (insert date). This has today been forwarded to our insurers (insert name of insurers) under policy number (insert policy number)

You must also forward the Claim Notification Forms (CNF) on the SAME DAY:

Direct to our claims team: claims@squaremilebroking.com

The new process reduces the amount of time your insurers have to investigate and provide a decision on liability, to 40 days (for Public Liability Claims) or only 30 days for (Employers Liability Claims) so it is imperative that you provide your insurers with documents and assistance with liability investigation.

By complying with the new tight timescales you will benefit by the claim staying within the 'Portal' which means a significant reduction in costs!