

A guide to your
rights and duties
when making
a claim for
personal injury



ECCLESIASTICAL
INSURANCE YOU CAN BELIEVE IN

Introduction

We deal with personal injury claims differently to other insurance claims. We will pay compensation only if you can show that our insured (the person you are claiming against) is legally responsible for your injury. This leaflet explains what you need to do to make a claim for compensation and what you can expect from us.

Legal representation

We recommend that you get a legal representative if you are not sure how to continue with your claim. You can choose to do so at any stage of your claim. Your legal representative will be able to give you advice on the chances of success and how you may pay for making your claim.

Making a claim

If you have chosen to make your claim without help from a legal representative, you will need to write to us providing the following information.

- The full name, address and date of birth of the injured person, as well as their National Insurance number. We need the National Insurance number as, by law, we must register all personal injury claims with the Compensation Recovery Unit (part of the Department for Work and Pensions).
- Full details of the injury you have suffered.
- Full details of the circumstances leading up to the incident causing the injury.
- Why you think our insured is responsible for the accident. This is essential and we will not be able to investigate your claim until we know why you think our insured is at fault.

The following would help.

- Contact details of any witnesses.
- Photographs of the area, if the accident happened in a public place.
- A sketch or diagram, if relevant, showing the accident site and including any landmarks to help us find where the accident happened.

Investigation

When we have received your letter fully setting out your claim, we will begin our investigations. Personal injury claims are governed by the 'Personal Injury Protocol'. This allows us 21 days to let you know we have received your claim and another three months to investigate your claim.

Liability decision

After carrying out our investigations, we will tell you our view in writing, which will be either to settle your claim or to deny liability (that is, refuse to accept your claim).

If we decide to settle your claim, we may hold you partly responsible for the accident. We will explain why this is the case.

If we deny liability, we will explain why and provide supporting evidence if appropriate.

If you do not accept our views, you may want to ask for legal advice.

Medical evidence

As part of our investigation, we will need independent evidence of any physical injury you have suffered as a result of the accident. We will usually ask to see your GP and hospital records and will give you a form to sign giving us authority to see these records. We may ask you to be examined by a medical expert, who will provide a medical report. We may base an offer to settle your claim on this. We will pay for reasonable travelling expenses.

Out-of-pocket expenses

If we are to settle your claim, we will ask you to provide written evidence of any financial loss you have suffered as a result of the injury. We can then include that in the settlement.

Our service standards and complaints procedure

If you have any suggestions on how we could improve our service to you, or if you are not satisfied with the way we dealt with your claim, please write to:

Chief Claims Manager
Ecclesiastical Insurance Group
Beaufort House
Brunswick Road
Gloucester
GL1 1JZ.

If you would like to discuss your claim, or would like a copy of our full complaints procedure, please call our Claims Department on 01452 528533.



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Tel: 01452 528533

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