

Public liability and employer's liability claims



ECCLESIASTICAL

INSURANCE YOU CAN BELIEVE IN

How we will handle your claim

We are totally committed to providing you with a first-class service.

We will:

- provide clear guidance;
- settle your claim promptly;
- keep you informed of your claim's progress.

When you tell us about a claim, we will aim to:

- respond to your claim, on the phone or in writing, and take action within five working days;
- respond to all correspondence within 10 working days.

This leaflet sets out the procedures we will follow for public liability and employers liability claims. If you would like more information, please phone our Claims Department on 01452 528533.

Approving claims

For us to deal with your claim, you will need to fill in a claim form and we will check the policy cover.

The role of the loss adjuster

The type of claims that come under public liability or employers liability insurance are ones where the person claiming will have to successfully show that their allegations are legally valid.

Because of this, most claims need detailed investigation so, as well as asking you to fill in an appropriate report form, we will usually use the services of specialist loss adjusters. They will provide a detailed report which we will pay for.

The report will help us to decide whether we will settle or defend the claim. We will refer to relevant case law and statute law when we reach a decision. If we decide to defend the claim, we will do so on your behalf. If, on the other hand, we decide that the claim should be settled, we will explain why.

We will deal with all aspects of the claim on your behalf, and will pay for the cost of investigating and settling the claim. We will also pay for our and your legal fees according to the terms of the policy.

Legal aspects of the claim

By law, we only have three months to investigate the circumstances of a personal injury claim and provide a decision on liability (whether to pay or not). While the rules governing non-personal injury claims are not as strict, it is important that in either case we and our adjusters have your help in this process.

At any point in the course of a claim, legal proceedings (usually in the county court) may start but this is normally after we have had the chance to investigate the claim. If this should happen, we will appoint solicitors from our own panel of litigation specialists to act on our behalf.

It is important that if you receive court papers relating to a claim, you should contact us or send the documents to us as soon as possible so we may appoint our solicitors to deal with the matter.

In most cases, it is possible for someone to make a claim for personal injuries up to three years after the accident. In a claim for loss or damage to property, the period is six years.

Frequently asked questions

Is there anything I should do?

You should make sure that you send us all related correspondence immediately and unanswered. Try to make sure that you also send us all relevant documents or make them available for our adjuster's visit.

Is there anything I should not do?

Do not write to or speak to the claimant (the person making the claim) or their solicitor or representative about the claim. Do not supply them with information or give them access to the accident site without first consulting us.

If proceedings start, will I have to go to court?

Most cases are settled out of court. Occasionally a claim will go to trial, in which case it may be necessary for you to go to court but these cases are rare.

How long will the whole process take?

There is no easy answer. Even if we can reach a decision on liability quickly and plan to settle the claim, getting the necessary evidence, especially in the case of a personal injury claim, and negotiating settlement may take many months and sometimes even years. Any claim that is defended will take longer to resolve.

Risk management

It is obviously in your interest and ours to try and prevent the accident from happening again.

Investigation of the claim may in itself provide some answers as to how this can be achieved. It is important to allow us to carry out our investigation before any alterations are made to the accident site (apart from immediate safety precautions) but if you plan to do this, please contact us so we can advise you whether it will affect the claim.

It may be that after taking one or two photographs of the area, we will be able to advise you to go ahead with repairs or modifications.

If you are not sure what to do, please contact the Claims Department at our head office in Gloucester on 01452 528533.

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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