

Claims Procedures

All insurance policies have claims conditions that impose certain requirements on you when you make a claim. If you do not follow these you may not receive full payment for the amount claimed or anything at all in some circumstances.

Your General Responsibilities

Your basic responsibilities where a claim or accident arises are:

- To report the incident to us or your insurer immediately;
- To take all reasonable steps to minimise the loss;
- To advise the authorities, where appropriate;
- To co-operate with us and/or your insurer in any investigation including the supply of supporting evidence;
- To act at all times in good faith;
- Where damage to another person or their property is concerned (for example in the case of motor accidents), to never admit liability to anyone and refer any correspondence received direct to us and unanswered.

Remember that you have a duty to report accidents even where they may not immediately lead you to make a claim. For instance, consider a motor accident where little damage appears to have been done and both parties depart the scene amicably. You should still report the incident. This is in case sometime afterwards the other driver discovers that there is damage to his/her vehicle and that you are at fault for it. Or worse, that he or a passenger have been hurt in the accident (something he/she may well not have noticed at the time).

The following notes are designed to help you more specifically with most of the typical claim types:-

Damage to Property

Make a list of the damaged property and find as much as you can in the way of documentary evidence to support of the amounts claimed, such as receipts or repair estimates.

If damage is extensive we will arrange for your a Loss Adjuster to attend immediately.

Some insurers operate their own property replacement and repair services. If you are unsure as to whether these services apply in your particular case please contact our Claims Department.

Theft of Property

Make a list of the lost or damaged items and find as much as you can in the way of documentary evidence to support of the amounts claimed, such as receipts or repair estimates.

Notify the Police of the incident and keep a note of the Crime Reference Number and station address.

Some insurers operate their own property replacement service. If you are unsure as to whether these services apply in your particular case please contact our Claims Department.

Loss of Money

Your insurer will want to know how, when and where the loss occurred. For example, if you were taking a day's takings to the bank and were mugged, you should give details of the time, place and which police station was notified, the crime number and witness contact details.

Documentary evidence (such as cash withdrawal slips) showing the exact amount of money stolen will be required. Notify the Police of the incident and keep a note of the Crime Reference Number and station address.

Motor Accidents

Our clients automatically benefit from a full claims management service.

In addition to the management of the claims process itself and the provision of replacement vehicles, this service also provides for the recovery of your uninsured losses and personal injury compensation.

If you are involved in an accident please note the following particular procedures:

At the scene of the accident obtain details of:

- Drivers names and addresses;
- The registration number of any vehicles involved; and
- Whenever possible, the name and address of any witness to the accident.
- Details of the insurance companies and policy number(s)

It is also useful to draw a sketch of the accident location, and remember not to admit liability. Any accident involving injury needs to be reported to the Police.

Inform the insurance company as soon as you can after the damage to your car has occurred.

Most motor insurers operate a 24-hour helpline where they can take details of the accident over the telephone and arrange for your vehicle to be removed to an approved repairer, if necessary. Always have your Policy Number to hand when contacting insurers direct, and please take a note of their claim reference number.

Make sure you keep all receipts and that you photocopy any correspondence that is associated with your claim. Your insurance company will deal with your claim as swiftly and smoothly as possible if you provide the information your insurer requires.

Any correspondence received from third parties, or their representatives, should be forwarded immediately, unanswered, to us or your insurer for attention. Insurers only have a limited time to respond to third party correspondence, so it is essential that this is done quickly.

Your insurance company may also provide a courtesy car while your vehicle is being repaired, subject to your level of cover. At the very least your insurer needs to approve an estimate from a car repairer they didn't recommend *before* they start working on it.

Your Insurance company need to agree to pay your car repair costs so until then any repair costs are your responsibility

Remember that you will be required to pay the agreed level of excess even if your insurer will meet the repair costs, and this payment will normally be made straight to the garage who repairs your car. If you were not at fault though, you can claim it back from the other party's company.

Motor Theft

Theft of a vehicle should be reported immediately to the Police and as soon as possible to us or your insurers. Keep a record of the crime reference number. In most cases your insurers will wait a period of up to six weeks to see if the vehicle is recovered, prior to making a settlement offer.

The original Vehicle Registration Document (V5), MOT Certificate, purchase receipt and details of any finance/lease agreement etc need to be passed to insurers to enable them to set a value on the vehicle.

Employers Liability - Injury to Employees

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 us 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 (if required) as quickly as possible and return it to us
- No liability should be admitted under any circumstances and no correspondence or discussion should be entered into.
- Upon receipt of written confirmation of a formal claim forward to Johnston Park McAndrew as soon as possible.
- 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 correspondence received in connection with the matter to us immediately and unanswered.

Major Incidents

In the case of major disruption, put your disaster recovery plan into action. This minimises disruptions to your business while your claim is being settled.

If you can not deliver supplies for weeks or months because you have no disaster recovery plan, your business could fail.

If you do not have a disaster recovery plan, ask your Johnston Park McAndrew contact for advice on this matter.

Claims Settlements

Your insurer will not agree to any repairs, replacements or financial compensation until satisfied that your claim, and the amount of the claim, is genuine.

Simple claims are settled more quickly. Provide your insurer with as much detail as possible. This will help speed up your claim.

If your claim is for a broken shop window or a damaged car and the insurer has an approved repair firm, the work may be done very quickly. You may not even have to complete a claim form if the insurer settles directly with the repair firm.

Claims for theft, fire or flood will usually be settled in weeks or months. Litigation, such as liability claims, is governed by the Civil Procedures rules, with timescales laid down for every stage of the process.

Troubleshooting

Your claim may not be met in full. It may even be completely rejected. With the correct care and attention complemented with guidance by a professional advisor prior to a loss, you are likely to be returned to the position you were in prior to the incident.

In order to make the most of any claim after the event, there are a number of things that you should check when arranging your insurance cover; -

Terms and conditions

- Did you meet the disclosure requirements? For example, failure to disclose past incidents or other relevant facts could lead to your claim being rejected.
- Did you meet the security and safety requirements? For example, activating your intruder alarm, keeping the premises secure and keeping cash in the safe.

Underinsurance

- Are your buildings, equipment, assets or profits insured for the correct amount? Your claim will be reduced in proportion to the amount you failed to insure for.
- Check that you will be paid the full replacement cost, known as 'reinstatement'.
- Insurers will pay either a cash amount equivalent to replacing the damaged or destroyed property 'as new' or pay for work to be carried out to bring the property back to its original condition. In both cases, the amount paid will not exceed the sum insured.
- Most policies have a 'betterment' clause which excludes the full cost of replacing lost or damaged assets with better ones. You will have to pay for the cost of any upgrades.
- You may have to adjust your insurance cover to replace equipment that becomes obsolete rapidly, such as computers.
- Replacing equipment that is no longer available can be a major problem.

Your contact at Johnston Park McAndrew can assist with all of these issues and any other related matter.