

To help us to support you in the event of a claim, please find below some guidance on what we will need from you:

Incident details needed for all claims:

- Date
- Location
- Circumstances
- Details of any actions taken
- Employee details (See **Employee** below)
- Details of any injuries sustained with supporting photos if available
- Photos taken at the location to show where/how the incident occurred
- Company Documents (See **Company** below)
- Other Documents (See **Other** below)
- Confirmation of your VAT status

Employee:

- Full name
- Date of Birth
- National Insurance Number
- 13-week pre-accident earnings
- Post-accident/ongoing earnings
- How long absent from work
- Date of return to work / Expected date of return to work
- Copy of any GP/Hospital FIT (Sick) or discharge notes
- Copy of Employee training records

Company:

- Copy of the Accident book entry, including the Employee name
- Copy of Reporting of Injuries, Diseases and Dangerous Occurrences Regulations (RIDDOR) 2013 report issued to Health & Safety Executive (HSE) (if applicable)
- Minutes from any Health & Safety Meetings where the incident / surrounding matters were considered or investigated
- Copy of Employee training records
- Copy of Risk Assessments both pre and post incident
- Copy of any relevant company policies and procedures

Other:

- Copy of letter of Claim (if received) (Please see separate **MOJ Portal** Guidance for more detail)
- Copy of Claim Notification Form (EL) (if received) (Please see separate **MOJ Portal** Guidance for more detail)
- Copy of any witness/employee statements (if applicable)
- Anything else that you feel to be relevant

Important Notes:

1. Whilst an accident has occurred during working hours resulting in an employee injury, this does not mean that you are necessarily responsible for this. Therefore, please do not make any comments regarding any allegations you may receive, as to do so could prejudice both your own and your insurers positions.
2. Policy liability will be dependent upon whether there has been a failure or breach of your duty of care toward the employee. Your insurers will consider carefully the full circumstances surrounding any incident to assess whether they believe you are legally liable for this having occurred or not. Ultimately your insurers assessment will determine whether they will need to accept and settle or defend any claim.
3. You will be advised on timescales for when the above information is required. If you do not meet these timescales, this could prejudice your claim and delay its progress.
4. At all times it remains your responsibility to evidence your claim and all information requested needs to be provided at your own cost.

Report your claim by calling us on 01228 406290**

***Note: for training and monitoring purposes, and for our mutual protection, all telephone calls are recorded.*