

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:

- Date
- Location
- Circumstances
- Product specification (if applicable)
- Details of any actions taken
- Confirmation of your VAT status
- Copy of any letter of claim/allegation received (Please see **Important Notes: 1. & 2.** below)
- Third Party details (See **Third Party** below)
- Details of any injury (See **Injury** below)
- Details of any Property damage (See **Property Damage** below)
- Witness statements (if applicable)

Third Party:

- Full name
- Address
- Contact details
- Confirmation of Third Party VAT status
- Bank account details for any potential claim payment should insurers deem that liability attaches to you for the incident

Injury:

- Photos taken at the location to show where/how the incident occurred
- Copy of any Accident book entry
- 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 Risk Assessments both pre and post incident
- Copy of any relevant company policies and procedures

Property Damage:

- Photos of the damage
- Emergency repair invoices for any temporary works and debris removal undertaken to make property secure and safe
- Itemised repair quotations including confirmation of the cause of the damage, full details of the required repair with any building/room measurements (if applicable), associated cost of materials, parts and also a breakdown of the labour charge
- Replacement quotations on a like for like basis including confirmation if any item has been deemed beyond economical repair (if applicable)

Important Notes:

1. Whilst an incident has occurred resulting in either an injury or property damage, 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 you have a legal liability for the injury or property damage i.e., whether you been deemed to have acted negligently. 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.*