



A guide to making a claim





Reporting claims

Should you wish to make a claim, please report the claim as soon as you are able as all insurers require full details of your claim within a reasonable period, many within 30 days of the claim occurring.

It is imperative that your policy's claim conditions be reviewed both at inception of the policy and immediately upon becoming aware of any circumstance which might give rise to a claim under the policy.

This is a general guide to claim reporting and should not be construed as a replacement for the conditions within your policy wordings.

Please note that if your policy is held in joint names and you have asked for any claims payments to be issued in the name of one party only, we will require written confirmation of agreement from the party whose name is to be omitted from the payment to enable us to satisfy legal requirements.

All non-motor correspondence should be sent to:

The Claims Department

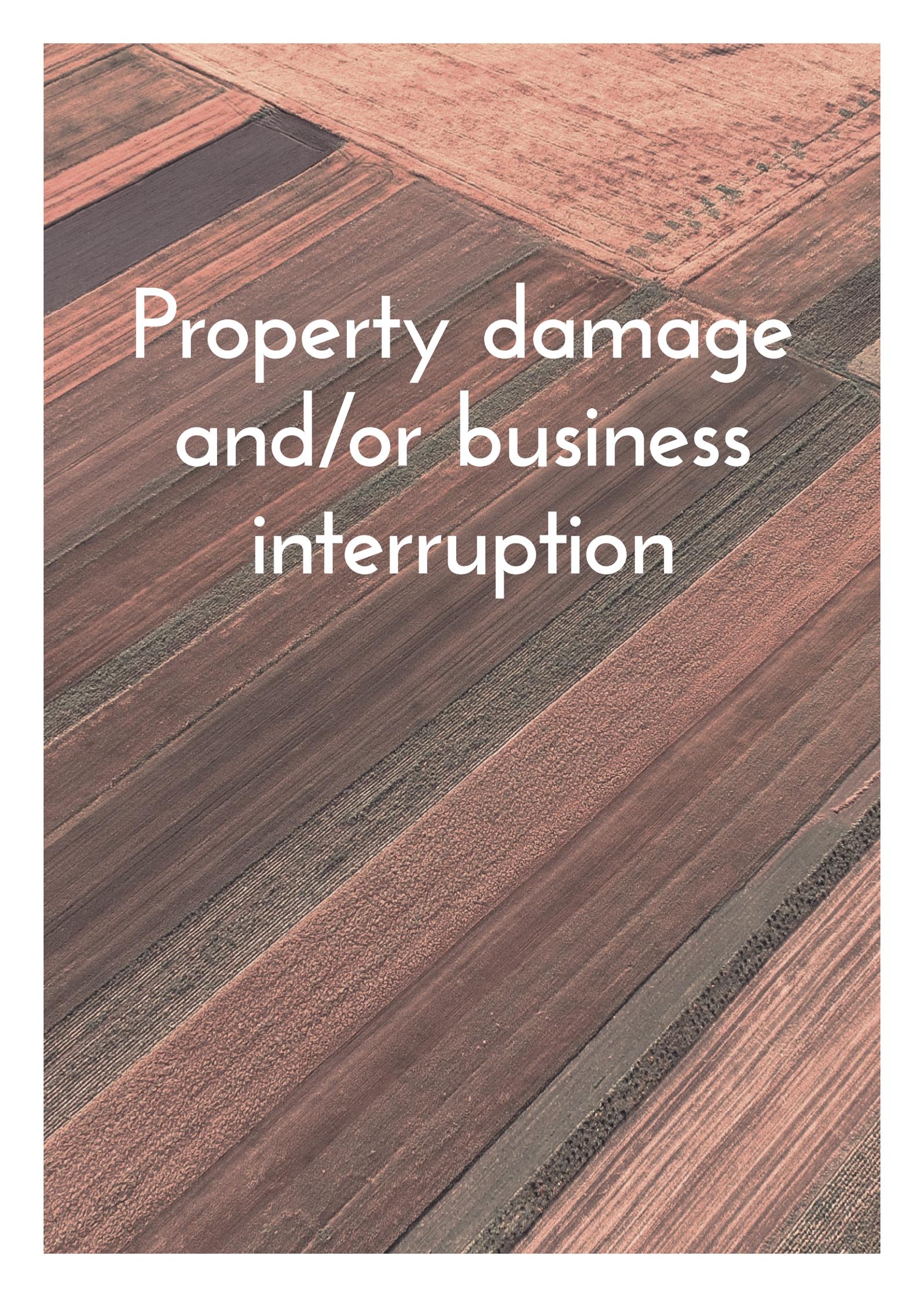
CLA Insurance

Woodlands

Manton Lane

Bedford MK41 7LW

Call 01234 230316 and ask for the Claims department or email to any of your CLA Insurance claims contacts.



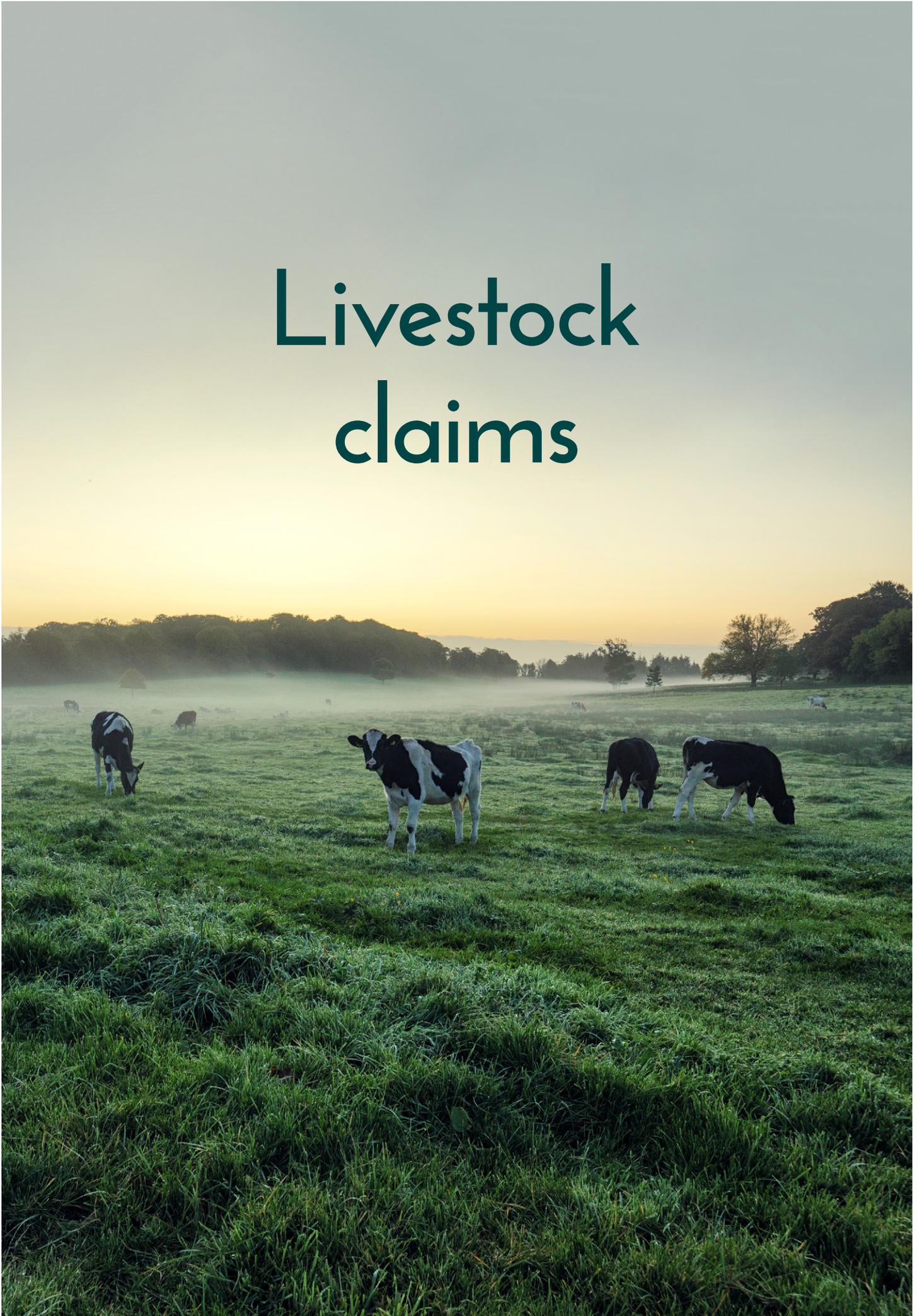
Property damage
and/or business
interruption

Please report all incidents involving theft, loss or malicious damage to the Police making a note of the Officer's name, station and the crime reference number as your insurers will require this.

- Make the property safe and secure.
- Report the claim to us as soon as you are able to comply with the reporting clause on your policy.
- Obtain estimates for replacement or repairs and if any item is beyond economic repair obtain a letter confirming this from the supplier.
- Record the damage with photographs or video if possible. These can be sent to us by email or post
- Should any emergency repairs need to be carried out, please keep all relevant invoices.
- Do not dispose of any salvage without permission from your insurers.
- Do not delay the claim process as this may result in reduced cover and/or settlement of business interruption losses.

Please call us immediately in the event of a large claim to enable us to ensure insurers can appoint an expert if they so wish. For all other claims, please pass details to us by telephone, email or post as soon as you are able. Most policies have a reporting clause of around 30 days from date of incident to initially report a claim but malicious damage claims often need to be reported within 7 days. Do check you policy wording for the time limits that applies to your own.

Livestock claims



Please report all incidents involving theft or worrying to the Police making a note of the Officer's name, station and the crime reference number as your insurers will require this.

- In the event of a death a vets report will be required.
- Please contact us for a report form as insurers prefer their own forms to be completed. They may also request the post mortem report, any pedigree certificate, an extract from the movement book and carcass disposal invoice if applicable.

Travel claims



Should you need emergency treatment whilst away, you must contact your Insurers Emergency Travel assistance service provider. The number is within your policy documentation and we would suggest you program it into your mobile prior to travelling.

Personal effects

- Baggage and money losses must be reported to the local Police and a written report obtained within 24 hours. If you are unable to do this for any reason, insurers will require a full explanation why this was the case to enable them to consider the claim further.
- Purchase receipts, photographs of the items or evidence of ownership are helpful.
- If your baggage is damaged by the airline, a property irregularity report should be obtained and all baggage tags retained.

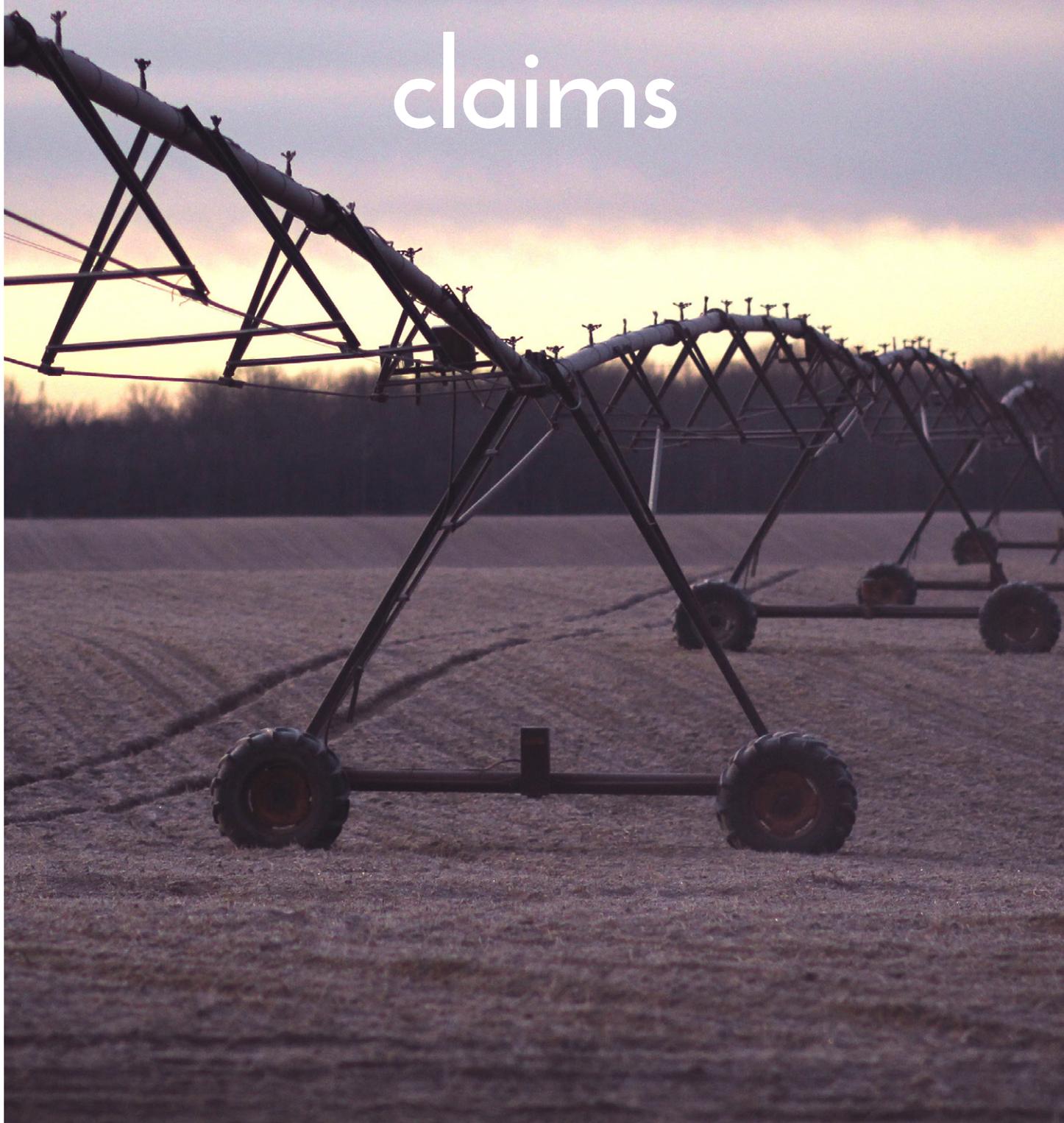
Cancellation

A letter or medical certificate should be obtained from your doctor or consultant saying why you are unable to travel.

Medical expenses

Receipts for any treatment or medication required whilst you were away will be required.

Motor claims



In the event of an accident stop and obtain names, addresses and insurance details of all other parties involved, including vehicle registration number(s), make and type of vehicle(s).

- Make a note of whether or not there were passengers in the other vehicles, their seating positions together with a brief description of their appearance, if you are able. This will help insurers should they subsequently receive any injury claims.
- Give your policy details to any person who has any reasonable grounds to request them and obtain names and addresses of any witnesses.
- Do not admit liability.
- Make a note of the accident date, time and any other relevant factors, including a sketch of the scene of the accident and description of the damage.
- Do take photographs of the damage, the scene and vehicle positions on your mobile phone, if possible, without risking your own safety. In the event of disputes, insurers find these images invaluable.
- Inform the police within 24 hours in the case of injury and your leasing company if your vehicle is subject to a leasing agreement.
- All motor claims are dealt with direct by insurers, so, please report to them quoting your policy number

Their claims team will guide you through the appropriate questions and arrange for your vehicle repairs to be carried out if appropriate. They will also allocate a claim reference to your case. Our trained claims advisors will, of course, be happy to help in the event of any problems or queries.

Liability



In all cases you must advise CLA Insurance immediately of any event or occurrence which may result in a claim.

These will include:

- All formal claims – usually a letter from the claimant’s solicitor.
- Any incidents resulting in a serious injury (i.e. requiring emergency hospital treatment).
- Any incidents that result in an employee being absent from work for 3+ days.
- Any incidents that require the completion of a RIDDOR report.
- Any other incidents that may result in a claim. For example, where an employee has intimated that they might claim, or where an employee has subsequently been made redundant or left the company.

It is important to remember:

- Do not admit liability or offer or promise any payment.
- Record incidents in your Company’s Accident Book if applicable.
- Identify details of witnesses, take photographs if it is appropriate and consider taking statements.
- Preserve any CCTV.
- Do not enter in to any correspondence with the claimant or their representative.
Please forward all correspondence to us unanswered.

Timescale for Liability claims

Insurers have only 30 days to investigate and make a liability decision for Employer’s liability claims and only 40 days in respect of Public liability claims in order to benefit from set legal fees within the Ministry of Justice Claims Portal.

Legal assistance



Please call your insurer to report an event as soon as you are aware of it on the advice line listed in your policy.

Generally insurers appoint their own solicitors to represent you if needed and do not usually pay for any legal advice you have obtained without their express permission or prior to their notification so it is imperative they receive the earliest notification possible and their guidance is sought.

- Do not admit liability.
- Do not enter in to any correspondence with the claimant or his representative.



Who may be
involved in
my claim?

In addition to your insurance company, there may be other third parties involved in your claim. These may include:

Loss Adjuster

If a Loss Adjuster is assigned they will become your primary contact for the duration of your claim.

They will investigate and report back to Insurers on the damage and check the claims details, costs and verify the adequacy of sums insured. They are impartial experts and will gain an understanding of how your business works agreeing with you steps that minimise disruption to your operation.

They are there to help you through a large or complex claim. If the advice of an expert is required they will consult or employ someone at the insurers cost e.g. Engineering Surveyor, Cleaning Contractors, Project Manager etc.

- Following their initial visit they should leave you with an action plan that explains exactly what is required and when. This will include what is needed to progress your claim further. Ask them for interim payments to help with your cash flow.
- Always ask them if there are any other heads of claim they think you may have missed, they are obliged to tell you. e.g. advertising costs to inform the public if you have moved premises.
- Ask them if they are able to help identify suitable contractors for clean up or rebuild.

Specialist Experts

If you need an Accountant, Surveyor or any other expert to help, these costs should be covered under your policy wording. Ask the Adjuster as they will need to agree and authorise their appointment.

Claim Investigator/Inspector

A Claim Investigator may be employed to help insurers reach any liability decision. They will investigate the incident circumstances and carry out liability enquiries on behalf of CLA Insurance. Any liability decision will be discussed and agreed with you or the person at your company you nominate.

Loss Assessor

A Loss Assessor can act for you, in return for a fee paid by you and not recoverable from CLA Insurance, to secure the best possible settlement in the event of a large or complex claim. They can help you collate and present the necessary information to support your claim and they will liaise directly with the Loss Adjuster.

You would be responsible for their costs which can vary but are usually based upon a percentage of the eventual claim. If you feel you would like to discuss your particular needs with a Loss Assessor we can help you select one.



**For more information please call
01234 230315 or email insurance@cla.org.uk**

www.clainsurance.co.uk

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insurance@cla.org.uk

Claims

t +44 (0) 1234 230316 (9am –
5.30pm Mon to Fri)

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