

IMPORTANT INFORMATION

LIABILITY INJURY CLAIMS REPORTING - MINISTRY OF JUSTICE REFORMS

The Ministry of Justice reforms are now in effect and apply to the majority of Employers and Public Liability claims.

How these changes affect You

The new system is intended to speed up the settlement of personal injury claims and reduce legal costs which ultimately have a direct impact on your claims experience and your premium. But you must act quickly so that your insurers can meet the strict deadlines imposed on them and keep the claim within the 'portal'.

What to do if you receive a letter of claim

If you receive a letter of claim / Claim Notification Form (CNF) direct from a claimant or the claimant's legal representative / solicitors, you must immediately take the following action. If you are in any doubt, contact your Insurance Broker;

- 1.** Do not admit liability.
- 2.** You must contact the claimant's legal representatives / solicitors **within 24** hours acknowledging receipt of the claim which **must be done by email**. Within this email, you must inform them the name of the company handling the claim. This will shown in your policy or policy schedule
- 3.** On the same day, **You** must forward all correspondence direct to the insurance company or claims handling company shown in your policy wording or policy schedule including your Policy Number which can also be found on the policy schedule.
- 4.** Respond quickly to any communication received from your insurers or claims handlers, so they can continue to meet the strict time deadlines.
- 5.** Your insurers will require full details of the incident along with supporting documentation that may include the following (But do not delay in forwarding the initial letter of claim to the insurance company of claims handling company);
 - Contact details – names, telephone numbers and email addresses of all relevant persons
 - Accident book entry
 - Accident report
 - Earnings details of claimant (if applicable) typically 13 weeks pre-accident and any post-accident earnings
 - First aider report
 - Health and safety policy
 - Method statement
 - Minutes of any Health and Safety meetings
 - Photographs of the accident location
 - RIDDOR report (Reporting of Injuries, Diseases and Dangerous Occurrences Regulations 1995)
 - Risk assessment
 - Training records
 - Witness statements

Disclaimer

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