

Bollington Client Claims Best Practice Guide

Claims Reporting Process

When an incident happens it is important to document as much information as possible and telephone Bollington Claims Department. You can report the incident 24/7 365 days per year.

All new claims instructions are processed within 24 hours.



Material Damage	Liability	Ministry of Justice (MOJ) Portal Claims	Letter of Claims
<p>Details to capture for material damage claims:</p> <ul style="list-style-type: none"> · Date, location and time of loss · Date and time of discovery if theft · Police Crime Reference details if applicable · Circumstances and the extent of damage · Any risk or danger to others · Details of witnesses or any involved third parties · Is your Business Interrupted? · Is your business VAT registered? · Take photographs if possible & retain damaged items 	<p>Details to capture for Employers Liability Claims:</p> <ul style="list-style-type: none"> · Date, location and time of incident · Circumstances and damage/injury details · Copy of accident book entry · Reported to RIDDOR then provide a copy of the RIDDOR report · Has there been a breach of HSE rules and if so what? · What steps are the HSE taking? · Witness statements/management notes · Wage details 13 weeks prior and post the incident date · Any relevant third party details · Take photographs & retain equipment 	<p>You will not be aware of claims which are dropped onto the MOJ Portal by a third party solicitor. As a result, it is imperative that you inform Bollington's claims team as soon as you are aware of an injury which may give rise to a claim. We can then discuss the incident with you and your insurer to determine if they register the claim for information purposes only, or if it warrants proactive investigation by your insurer.</p>	<ul style="list-style-type: none"> · If you receive a letter of claim in the post please telephone Bollington's claims team. · We will advise you of the next steps & report the incident to your insurer.
<p>For escape of water claims the priority has to be to stop the flow of water to minimise the extent of the damage and to mitigate your losses.</p>	<p>Details to capture for Public & Product Liability claims:</p> <ul style="list-style-type: none"> · Any relevant details from A & B · Manufacturers details · Documentation to support work/repairs carried out · Any danger to public safety e.g. food contamination etc? · What steps have been taken to control any risk to public safety? 	<p>Your insurer monitors the MOJ Portal constantly as they have strict timescales within which to acknowledge a claim.</p>	<p>Insurers only have a limited amount of time to acknowledge a Letter of Claim in line with the MOJ Portal & Civil Procedural Rules.</p>
<p>If applicable the Trace & Access section of your Insurance Policy may provide recompense for tracing the source of the leak.</p>	<p>Once you have the relevant information telephone Bollington's claims team to report the incident ASAP.</p>	<p>In order to achieve the best possible outcome your insurers need to be kept informed.</p>	<p>It is really important that we all act quickly. If insurers are aware at the onset of an incident, in the majority of cases they are in a position to take action to prevent a claim escalating into something larger.</p>
<p>Once you have the relevant information telephone Bollington's claims team to report to report the incident ASAP.</p>		<p>Bollington's claims team will assist you in this process.</p>	

Our Commitment to you

We will advise you of the next steps to take and report the incident to your insurer.

Dependent on the extent of the damage, injuries sustained, complexity of the circumstances or if a letter of claim has been issued, will determine if your insurer will appoint a Loss Adjuster to oversee your claim or not.

Bollington will communicate with you to ensure your claim is progressing proactively, either by email or telephone.

We will constantly review your insurer's decisions to ensure that they are treating you fairly and dealing with your claim equitably.

We will discuss with you any intended decisions/actions your insurer wishes to take to seek your agreement before advising insurer to proceed.

We will track and monitor your claim from instigation through to settlement.

Please Note: The information provided in this document is only to act as guidance and all claims must be reported to Bollington on 01625 400 205.

We will provide you with advice on how to proceed, what information needs to be gathered and the next steps to take based on the merits of each incident.