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General Claims Procedures

The following guidelines summarise the agreed reporting procedures for each class of insurance. However, in the event of an incident or claims, please remember:

- Notify the appropriate contact detailed in this manual as soon as you become aware of a claim or circumstances or event which could arise to a claim.

- **Never** admit liability or make an offer to make a payment to third parties for accidents.

- Notify the Police or similar appropriate authority following a break-in, theft of property, riot etc.

- When making a claim it is our duty to disclose all material facts to Insurers. Failure to disclose all material facts could prejudice your rights to make a claim.
Contacts

All Claims

Lisa Anderson
University of Stirling
Finance Office
Stirling
FK9 4LA

<table>
<thead>
<tr>
<th>Compliance Officer</th>
<th>Lisa Anderson</th>
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<td><a href="mailto:lisa.anderson@stir.ac.uk">lisa.anderson@stir.ac.uk</a></td>
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Employers’ Liability Claims Procedures (Accidents)

- Any injury sustained by an employee during the course of his/her employment should be recorded in the company accident book. Complete detail of the accident should be logged as it may be required in support of any arising claim.

- The insurance section of the finance office should be advised of any such incident and notified of the date on which the employee returns to work.

- Any correspondence received from a third party in connection with an alleged incident should be sent to the insurance section of the finance office, immediately upon receipt, unanswered.

- Do not acknowledge any letter received from the claimant’s Solicitor.

- The insurance section will fax the intimation of claim to its insurers along with any relevant supporting documents we may have to hand.

- The insurance section will seek to gather as much outstanding information as possible, examples are listed.

- Any legal proceedings should be sent to the insurance section of the finance office immediately upon receipt.

- Never admit responsibility. No discussions should take place with a third party or their representatives without the authority of our Insurers. Doing so could mean that Insurers reserve their rights and may refuse to deal with the claim as their position may have been prejudiced.

- Serious injuries or damage should be reported to the insurance section of the finance office immediately after the event.
Document Checklist - Employers Liability

The information we may have to provide our insurers with in support of any claim is listed below:

A completed Employers' Liability report form.

A copy of the accident book entry and the internal incident report.

A copy of the report to the Health and Safety Executive.

Copy of witness statements.

Wages details for thirteen weeks prior to the accident and details of all payments made when absent (gross and net).

Copy of relevant risk assessments.

Any forms completed for DSS.

Copy of Data Sheets regarding protective items of clothing and documentation confirming that the claimant has been issued with this if relevant to the incident.

Original photographs taken after the accident.

Copy internal medical report forms.

Any documents relevant to the incident detailing training and how this was enforced.

Any documents relevant to the incident detailing the system of work/production.
Public Liability/Products Liability Claims Procedures

Any injury sustained by a visitor to our premises should be recorded in the company accident book. Complete details of the accident should be logged as it may be required in support of any arising claim.

- The insurance section of the finance office should be advised of any such incident and upon notification will send out a claim form to the relevant area for completion. A claim could arise from an accident involving a visitor to your premises or damage/injury arising from a product supplied by you.

- Any correspondence received from a third party in connection with an alleged incident should be sent to the insurance section of the finance office immediately upon receipt, unanswered.

- Do not acknowledge any letter received from the claimant’s Solicitor

- The insurance section will fax the intimation of claim to its insurers along with any relevant supporting documents we may have to hand.

- The insurance section will seek to gather as much outstanding information as possible, examples are listed below.

- Any legal proceedings should be sent to the insurance section of the finance office immediately upon receipt.

- Never admit responsibility. No discussions should take place with a third party or their representatives without the authority of our Insurers. Doing so could mean that Insurers reserve their rights and may refuse to deal with the claim as their position may have been prejudiced.

- Serious injuries or damage should be reported to the insurance section of the finance office immediately after the event.
Document Checklist

Public Liability

A completed Public Liability report form

A copy of the accident book entry and report to the Health and Safety Executive if appropriate.

A copy of the internal incident report.

Original photographs taken after the incident.

Copy internal medical report forms.

If the accident involves machinery, copy service and maintenance records.

Copy witness statements.

Documentation with regard to the system of work/production.

Copy of the risk assessment.
Motor Claims Procedures

All Incidents

All incidents should be reported to the insurance section of the finance office as soon as you are aware of any accident involving a motor vehicle. Upon notification to the insurance section a claim form will be sent out for completion.

It is important that we complete a claim form and send it to our insurers as soon as we are aware of any incident involving a motor vehicle, as much detail as possible should be provided to prevent delays in dealing with your claim. Insurers may not authorise repairs unless they have a claim form.

Own Damage

If the vehicle is driveable, a repair estimate will need to be obtained, preferably from a repairer recommended by our Insurers. For details of recommended repairers, please telephone the insurance section of the finance office for guidance. Arrangements will then need to be made for the vehicle to be booked in for repair, giving our insurers brokers three/four days notice if an inspection is required.

If the vehicle is not driveable, telephone the insurance section of the finance office with full details of the incident, damage and location of the vehicle to arrange for an inspection by our Insurer’s engineer or to allow the vehicle to be uplifted and taken to a recommended repairer. If the Insurers authorise repairs to the vehicle, the garage will request payment of the excess and VAT element of the invoice, if you are VAT registered, and will submit an invoice for the balance of the costs direct to your Insurers.

If the vehicle is a total loss, the registration document, purchase receipt, keys, MOT certificate and details of any leasing or finance arrangements will require to be sent to our insurance brokers. If the vehicle is leased then Insurers will agree settlement direct with the Leasing Company. Leasing charges will continue until such time as the claim is settled.
Theft

If the vehicle is stolen, please ensure that this is reported to the Police. Please telephone the insurance section of the finance office in order that the loss can be advised to Insurers without delay.

If the vehicle’s radio cassette/CD player is stolen, details of the make/model will require to be advised to our insurance brokers to enable our Insurers to arrange for its replacement.

If the vehicle is stolen and not recovered, the registration document, purchase receipt, keys, MOT certificate and details of any leasing or finance arrangements will require to be sent to our insurance brokers to enable us to negotiate a value with the Insurers.

Third Party Claims

- Do not make any admission of liability, agreement or promise to a third party as this will prejudice the position of your Insurer.

- Should a third party contact the department or the driver direct, refer them to the insurance section. The driver should not provide their home address.

- Forward any third party correspondence relating to the incident to the insurance section who will pass it to our insurance brokers, unanswered.

- Any Writ or Summons received in connection with the incident should be sent to the insurance section of the finance office and it will then be sent onto our insurance brokers by recorded delivery immediately upon receipt. Insurers will arrange for the appointment of Solicitors to protect our interests.
Property Claims Procedures

- Any serious loss should be notified to our insurance brokers immediately, via the insurance section of the finance office, to enable us to arrange for the appointment of a loss adjuster.

- For losses of a less serious nature, not requiring immediate assistance:

All incidents should be reported to the insurance section as soon as you are aware of any incident involving damage or loss. Upon notification to the insurance section a claim form will be sent out for completion.

Once the claim form is completed it should be sent back to the insurance section who will log the detail and send it on to our insurers.

You should obtain quotations for the replacement of the damaged items or estimates for their repair. In certain cases, Insurers will require sight of original receipts.
Group Business Travel Claims Procedures

Medical Expenses

- In the event of a medical emergency the following helpline should be contacted for assistance:

  First Assist: +44 (0) 1273 552 922
  Policy No: 0010608558

- All incidents should be reported to the insurance section of the finance office immediately thereafter or on return home from the trip. It will be necessary to complete a claim form and this can be done through the insurance section who will pass it on to our insurers.

- Where the employee has paid the medical bills these should be included as supporting documents to the completed claim form.

Loss of Baggage/Personal Effects/Money

- It is a policy condition that any loss of money or possessions should be reported to the Police, airline or other appropriate authorities within forty eight hours of the loss.

- All incidents should be reported to the insurance section of the finance office immediately thereafter or on return home from the trip. It will be necessary to complete a claim form and this can be done through the insurance section who will pass it on to our insurers.

- Insurers will require supporting documentation such as original purchase receipts, estimates for repair or replacement of the effects, copy Police report, copy correspondence between yourself and the airline (if applicable). These should be included as supporting documents to the completed claim form.
Cancellation or Curtailment

- All cancellations or curtailment of travel due to illness or family bereavement should be reported to the insurance section of the finance office immediately they are known. It will be necessary to complete a claim form and this can be done through the insurance section who will pass it on to our insurers.

- Insurers will require either a medical certificate or letter from the employee’s GP advising why they were unable to travel.

All Other Policy Covers

- In addition to the policy covers and claims procedures detailed in the previous pages, other policy covers exist as follows:
  
  Contract Works
  Computer
  Directors & Officers
  Fidelity

Should any incident occur which may lead to a claim on any of the above policies please contact the insurance section of the finance office as soon as possible for guidance.