

Accident Reporting

The following information is required in order to process your claim. This will need to be shared with the insurer and any parties they may appoint such as loss adjustors or reinsurers. In addition, many insurers will share details with agencies involved in the prevention or detection of fraud or financial crime.

Our Customer Privacy Notice provides details of how we use and share your information as well as your rights and how to exercise them. You can access it at www.thecleargroup.com/privacy-policy or contact us if you would like us to send you a copy.

Where you provide information relating to another person we assume you have a lawful basis for doing so and request that you draw our privacy notice to their attention. Reporting accidents is critical, whether resulting in a formal claim or not. It ensures that your policy responds, is likely to lead to lower claims costs and simply means that your business gets the right advice sooner.

The documents listed below should be provided, where available, and the notification instructions followed:

Public Liability Incidents

- Accident book entry
- First Aider/Surgery report
- Internal investigation report
- RIDDOR form
- Pre and post-accident risk assessment
- CCTV footage
- Any other relevant documents
- Witness Statements
- Accident book entry
- First Aider/Surgery report

Employers Liability Incidents

- Internal investigation report
- RIDDOR form
- Pre and post-accident risk assessment
- Training records
- Wage information
- CCTV footage
- Any other relevant documents

The new Ministry of Justice reforms require you to acknowledge BY EMAIL the solicitor's letter with the Claims Notification Form, WITHIN 24 HOURS OF RECEIPT.

This email must only state:

We acknowledge receipt of the Claims Notification Form dated (insert date). This has today been forwarded to our insurers (insert name of insurers) under policy number (insert policy number).

You must also forward the Claim Notification Forms (CNF) on the SAME DAY:

1. direct to your Insurers Claim Department via email. Contact us on 0207 280 3450 for email address details.
2. copying in our claims team: claims@thecleargroup.com

The new process reduces the amount of time your insurers have to investigate and provide a decision on liability, to 40 days (for Public Liability Claims) or only 30 days for (Employers Liability Claims) so it is imperative that you provide your insurers with documents and assistance with liability investigation.

By complying with the new tight timescales you will benefit by the claim staying within the new process which means a significant reduction in costs!