

# NEW CLAIMS CHECKLIST

## LIABILITY CLAIMS/INCIDENTS

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### REPORTING

It is important that you notify any incidents or formal claims as soon as possible. You can do this by calling the claims team direct on **0345 2669660** or alternatively email the details to

[JLTHousing@broadspiretpa.co.uk](mailto:JLTHousing@broadspiretpa.co.uk).

### ESSENTIAL INFORMATION

- Incident date, or date of knowledge if a graduating cause such as mould or tree root trespass.
- Exact Incident location - including postcode / which room, where possible.
- Incident circumstances.
- Extent of injuries and/or damage sustained.
- Claimant/potential claimant name and contact details. Please avoid 'TBA' or 'tenant' where possible.
- Protocol (EL, PL, POL, product liability, disease, professional indemnity, motor, property).
- Formal claim (email or letter) or notification only.
- Your liaison person (if not noted we will automatically correspond with the notifying party).
- Special circumstances – This could be, media interest, local MP interest, fatality, child or disabled person injured, multiple claimants, director or insurance claim co-ordinator injured, etc.

### AVOIDING PREJUDICE OF INSURER'S POSITION

Please do not comment to the claimant/potential claimant regarding your liability or quantum opinion, or make any promises to review the matter in a certain timescale. The timescales to respond to a claim differ depending on the protocol and what occurred and are set by the Ministry Of Justice. It may be difficult to avoid

discussing a claim with an aggrieved tenant, but please redirect all claims related enquiries to the phone number/email above. You may need to repair damage to a property you own to avoid further damage or injury, but please avoid any comments that may prejudice possible future claims when doing so.

### DOCUMENTATION

When submitting a new claim / incident notification, it will be reviewed, registered and allocated to an appropriate dedicated claims handler who will then send you a bespoke documentation request dependant on the individual circumstances. In many circumstances the following documents might be requested:

- Maintenance / repair history of a building or location.
- Risk assessments, Safe System of Works, training records for a particular task.
- Witness statements, relevant history.
- Accident book entry, RIDDOR, incident report.
- Photographs, CCTV footage.
- Tenancy agreement.

### REMINDER

It is a condition precedent that if any incident occurs which may give rise to a claim under the Policy the Insured shall give immediate notice to the Insurers. Within 60 (sixty) days of the occurrence of any event, the Insured must supply at its own expense full details of the claim in writing together with any supporting information, receipts and proofs which the Insurers may reasonably require. No claim shall be paid until the Insured has complied with this condition (General Condition 12, page 43 of the policy document).

## PROPERTY

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### REPORTING

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### ESSENTIAL INFORMATION

- Date of Loss/Date damage discovered.
- Address where damage occurred including postcode.
- Description of the incident.
- Extent of damage sustained.
- Tenure of property (Commercial, Rented, Leasehold/ Factored or Shared Ownership).
- Property Occupied (If no, please supply the date the property was previously occupied).

### FURTHER INFORMATION

Loss specific information we require:

#### Escape of Water

- Source of the leak.
- Cause of leak.
- Date leak repaired.

#### Fire / Arson

- Cause of fire.
- Injuries or Fatalities.
- Crime Reference Number (if Arson).

#### Theft or Attempted Theft

- How was access gained?
- Crime reference number.

#### Vehicle Impact

- Full third party details including vehicle make, model and registration.
- Name and contact details for witness (if applicable).

### DOCUMENTATION

When submitting a new claim please ensure the following documentation is supplied:

- Images of the damage.
- Estimate for the like for like repairs.
- If an approved contractor is employed please provide a schedule of work including costs.
- Plumbers invoice as evidence of leak repair.

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