

# General claim guidance

## Liability

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Never admit liability, this may prejudice your claim and, in some instances, could even result in your Insurer refusing to manage the claim.

### Correspondence

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Forward all letters, emails, legal notices to us immediately and do not answer unless we advise otherwise.

### Details

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A claim form is not usually required, a full account of what happened is the starting point.

### Evidence

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We will advise you what documentation is required, but usually evidence includes copies of your internal investigation report, accident book entry, RIDDOR report if applicable, details of witnesses, photos if appropriate, training records, maintenance/cleaning records, details of similar events 12 months prior, wages information etc.

### Paying employees

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In the event of an accident, you should follow your own company policy as to whether you continue to pay an employee in full or reduce to sick pay. If you continue to pay the employee in full, they will not be able to include loss of wages within their claim (unless overtime is available and they miss out). It is important to point out that if you make payments, you are unable to claim these back from your Insurer.



### Confidentiality

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This should be maintained at all times, and you should avoid public statements until advised by your Insurer.

### Co-operate

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You must co-operate with investigations conducted by your Insurer or their appointed representative.

### Limitation

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A claimant has up to three years to pursue a claim for injury and up to six years in respect of property damage. Even if a claim is not received straight away, we suggest you retain 'evidence' in case this is later required.

## General claim guidance

### Remember

This information provides some general advice to assist with your claim. All claims are different, and there may be occasions when your Insurer requires further information.

We aim to provide you with an excellent claims service, managing your claim from notification through to conclusion, negotiating on your behalf and representing your best interests.

Should you have any queries or need some additional assistance, please do not hesitate to contact your local claims team or the T L Dallas representative handling your claim.



**Call** 01274 465 500 **Email** [claims@tldallas.com](mailto:claims@tldallas.com)

**Visit** [www.tldallas.com](http://www.tldallas.com)