

Public Liability Insurance Claims

It is absolutely necessary that you advise us about a claim or potential claim as soon as reasonably practicable, if not immediately so that we can notify your insurer. We will advise you on policy coverage and assist you with the claims process.

Why Timely Notification Matters

Prompt notification to your insurer helps ensure:

- you do not prejudice your rights under the policy
- you do not prejudice the insurers rights under the policy
- policy indemnity is not reduced or declined
- the insurer can conduct a proper assessment, and
 - investigate matters whilst the evidence is fresh
 - interview witnesses before memories fade
 - engage experts to defend your position
 - control negotiations with third parties
- the claim process proceeds smoothly and efficiently as compared to often problematic late claims

Notification Requirements

Your insurer should be notified as soon as reasonably practicable after you become aware of an actual or potential claim or aware a fact, matter or circumstance that could give rise to a future claim. You must provide us with explicit instructions to notify your insurer accordingly.

Other Requirements

- letters of demand including correspondence from solicitors, lawyers, regulatory authorities, etc.
- incident details (date, time, location, circumstances)
- name and address of any injured person(s) and injury details
- details of any damaged property
- details of emergency response or first aid provided
- photos/images/video of the scene
- witness details and statements
- incident reports
- complete a claim form or electronically lodge a claim; we'll let you know which

Important Reminders

- Take reasonable steps to prevent further injury or damage
- Do not admit liability, make offers or appoint counsel without the insurers consent
- Contact us as soon as practical after becoming aware of a potential or actual claim against you

Note

Specific claim requirements may vary depending on your policy type and insurer. We'll provide tailored guidance based on the particular circumstances. If you have any questions about the claims process or need assistance at any stage, do not hesitate to contact us.

General Advice Warning

This advice is general in nature and does not replicate the terms, conditions, or exclusions of any policy whether mentioned in this advice or not. When determining indemnity available for a claim, the terms, conditions and exclusions of the applicable PDS/Policy will prevail.