

CLAIMS PROCEDURE

Liability

In the event of circumstances likely to give rise to a claim under your Liability Policy you should:

Notify our office immediately.

Send us a claim form advising:

- When the occurrence was brought to your attention and how long after the alleged event was this.
- Details of any contractual agreements (such as lease agreements) you may have with the claimant.
- Details of any hold harmless notices you may have displayed on your products on or about your premises.

If a product was involved, steps should be taken to recover the offending item for inspection.

In no circumstances should you do or say anything that could be construed as an admission of liability.

Accepting liability "in the heat of the moment" could prejudice your claim settlement and the Insurer's opportunity to make a successful recovery from a negligent third party

The Insurers or the courts must decide who is liable.