

Insurance

A GUIDE TO CLAIMS PROCEDURES FOR GOLDSMITHS COLLEGE

This document outlines the main steps to be taken in the event of an incident which may produce a claim against an Insurance Policy.

INTRODUCTION

This is a guide to simple claims procedures which can be followed to ensure that all claims are dealt with as efficiently as possible and prevent delays in settlement.

Further action may also be required, depending on the circumstances. When this is necessary you will be advised when the claim is notified.

MATERIAL DAMAGE/BUSINESS INTERRUPTION

All incidents which might give rise to claim should be notified **immediately** to the Head of Financial Services. No costs, other than emergency expenses, should be incurred without Insurers approval.

Any loss or damage caused by a criminal or malicious act should be reported to the Police **immediately** and details of the report recorded.

You should take any action which is reasonably practicable to prevent further loss or damage.

A claim form should be completed and passed to the Head of Financial Services, together with any estimates for repairs or replacements and invoices for any approved expenditure.

You will be advised if a Loss Adjuster is appointed to deal with the claim, in which case, all evidence, physical and documentary, must be kept available for inspection.

COMPUTER

All incidents which might give rise to a claim should be notified **immediately** to the Head of Financial Services. No costs, other than emergency expenses, should be incurred without Insurers approval.

Any loss or damage caused by a criminal or malicious act should be reported to the Police **immediately** and details of the report recorded.

You should take any action which is reasonably practicable to prevent further loss or damage.

An Incident Report/(claim) form should be completed and passed to the Head of Financial Services and any estimates for repairs or replacements and invoices for any approved expenditure.

You will be advised if a Loss Adjuster is appointed to deal with the claim, in which case, all evidence, physical and documentary, must be kept available for inspection.

Under normal circumstances, if the claim involves theft of computer equipment, Insurers will appoint Loss Adjusters, who can provide assistance in approving and/or sourcing replacement computer equipment where necessary.

EMPLOYERS', PUBLIC AND PRODUCTS LIABILITY

UNDER NO CIRCUMSTANCES MUST ANY ADMISSION OF LIABILITY BE MADE OR ANY CORRESPONDENCE BE ENTERED INTO.

In the event of an incident involving injury to staff or others (including students) or damage to their property, an Accident Report Form should be completed and a copy forwarded to the Head of Financial Services **immediately**.

Should a formal claim be brought against “**Goldsmiths College**” then all correspondence received should be forwarded **unacknowledged** to the Head of Financial Services **immediately**.

Please see “Post-Incident Investigation Procedure” to be carried out to assist Insurers in the event of a claim for personal injury.

POST-INCIDENT INVESTIGATION PROCEDURE

These guidelines are intended to ensure that information is available to assist Insurers in the event of a formal claim. In addition, they enable you to identify a risk exposure where corrective action or a change in working practices is needed to prevent a recurrence.

- The Head of Department or their absence a deputy **must** visit the scene of the incident as soon after the incident as possible.

- **Do not** reply on hearsay reports.
- Record the details clearly and factually in the Accident Book.
- Take statements from all witnesses as soon as is practicable.
- Take a statement from the Insured Person if possible.

Take photographs of the area in which the accident occurred.

- If possible, take defective equipment, machinery and tools out of commission. Retain for inspection at a later date. **Do not** repair or change anything.
 - Make sure all action taken is well documented and filed away with all written statements.
 - Evaluate the information you have and use it to prevent a recurrence.

PROFESSIONAL INDEMNITY

YOU MUST NOTIFY the Head of Financial Services **IMMEDIATELY:-**

- 1). A claim is made against you.
- 2). Upon receipt of a “notice of intention” to hold you responsible for any matter which could result in a claim.
- 3). Of any circumstance(s) of which you become aware which would give rise to a claim against you.

FAILURE TO DO SO IS A BREACH OF INSURANCE CONDITIONS AND COULD PREJUDICE YOUR RIGHTS. IN ADDITION ANY CIRCUMSTANCES OR CLAIM MUST BE REPORTED TO INSURERS

WITHIN THE PERIOD OF INSURANCE THAT NOTIFICATION WAS FIRST RECEIVED.

In the event of a circumstance or claim:-

- 1). Do not admit Liability.
- 2). Send full details of the allegation/claim to the Head of Financial Services.
- 3). Do not enter into any correspondence.
- 4). Send all documents, writs, letters or summonses to the Head of Financial Services
– **unanswered.**
- 5). Do not incur any costs, charges or expenses without the consent of Insurers.

OVERSEAS TRAVEL

All incidents which might rise to a claim should be notified **immediately** to the Head of Financial Services.

You should take all reasonable steps to minimise any loss or damage and to recover any property which has been lost.

No admission, offer or promise of payment must be made without reference to the Head of Financial Services .

Any loss or damage caused by a criminal or malicious act should be reported to the Police **immediately** and a copy of their report obtained.

A completed claim form will be required, with the following evidence of loss:-

- 1). Receipts/invoices for treatment received.
- 2). Medical Certificates for illness or injury.
- 3). Original receipts for lost/stolen items.
- 4). Copy of Police or carriers reports.
- 5). Justification of any change, cancellation or curtailment of itinerary.

All the above to be sent to the Head of Financial Services .

In the case of emergency in the event of a serious illness or injury, assistance may be obtained on contacting Ace Europe at any time day or night via the contact numbers shown on the Emergency Assistance Cards.

Private Property – (off – Campus)

Where there has been loss or damage to personal effects/property due to the negligence of a 'host organisation':

- An incident report, detailing the accident should first be filed with the 'host organisation'. But please note that this may be required in a prescribed format by the 'host organisation'.
- If required, the College will be willing to assist staff in lodging their claim against the 'host organisation'.

- If the 'host organisation' repudiates your claim, the College would expect staff to claim against their own insurance e.g. against a Home Contents Policy.