

INCIDENT NOTIFICATION GUIDELINES - 2023

This information sheet tells you when you should report an incident/accident to Insurance Howden UK Group Ltd - One, Creechurch Place, London, EC3A 5AF [020 7623 3806]

It is important that all incidents that may give rise to a claim are reported to us as soon as possible after the event. This will enable insurers to carry out investigations at an early stage whilst information relating to the claim remains fresh in the mind. This will also ensure that you are complying fully with your policy terms and conditions.

In order to achieve this, we would ask that you notify us immediately of any incident that involves:

a fatal accident

an injury which involves either referral to or actual hospital treatment

any allegation of libel/slander

any allegations of professional negligence i.e. arising out of tuition, coaching or advice given

any investigation under child protection legislation

any circumstance involving damage to third party property

Any injury as defined as:

any head injury that requires medical treatment [Doctor or Hospital]

any fracture other than to fingers, thumb or toes

any amputation, dislocation of the shoulder, hip, knee or spine

loss of sight [whether temporary or permanent]

any injury resulting from electric shock or burn, leading to unconsciousness or requiring resuscitation or admittance to hospital for more than 24 hours

loss of consciousness caused by asphyxia or by exposure to a harmful substance

biological agent

Please note that the above list is not exhaustive and if you are unsure as to whether an incident should be reported, then please do not hesitate to contact Howden Group Claims Department for further advice.

We would remind you that in NO circumstances should you admit liability or agree to pay for any damage caused as this may prejudice the position of Insurers and COULD result in the withdrawal of any indemnity.

Finally please note that this is a liability policy where Insurers decide if negligence attaches to you. Therefore any payments you make to any third parties will not necessarily be re-imbursed.

In the first instance, contact a Committee member:

Ian Schofield - Welfare Officer - 07961338668

Geoff White - Chairman - 01509 890906

John Sugden - Treasurer - 01530 243433

Perkins Slade Ltd, 3 Broadway, Birmingham, B15 1BQ [0121 698 8050]

Reviewed and Updated by Welfare & Safeguarding Officer

01/12/2022

Next review date

01/12/2023

