

What to do in the event you have to make an insurance claim

IN ALL CASES - IMMEDIATELY CONTACT YOUR ACCOUNT DIRECTOR AT BKG WEST.

WHERE NECESSARY A CLAIM FORM WILL BE PROVIDED. ALTERNATIVELY, YOU CAN DOWNLOAD OUR INITIAL CLAIM FORM, WHICH SHOULD BE COMPLETED AND RETURNED TO BKG WEST WITHOUT DELAY. (DO NOT DELAY SUBMISSION OF THE CLAIMS FORM, EVEN IF ANY ASSOCIATED ESTIMATES FOR REPAIRS OR REPLACEMENT ARE NOT YET AVAILABLE).

IMMEDIATE ACTION

In handling a situation that you believe may give rise to a claim, the best way to proceed is to act in the interest of minimising the loss to your business. The following notes may assist initially, before further advice can be obtained. If you are in any doubt please contact BKG West as soon as possible.

- ✓ Implement any pre-agreed disaster plan to maintain output using alternative equipment or premises if possible.
- ✓ If production of finished stock is affected, prioritise customers/orders and consider method of informing customers to maintain good faith.
- ✓ Arrange boarding up and / or temporary weather protection using a local contractor.
- ✓ Arrange repair and reconnection of any alarm system.
- ✓ Stop water leaks by turning off at nearest stop tap and / or call an emergency plumber.
- ✓ Remove portable undamaged items from affected area to secure, clean, dry storage to prevent contamination from water or smoke.
- ✓ Hire aqua-vacs to clear standing water from floor or carpets.
- ✓ Isolate and / or turn off any affected electrical equipment or computers, if safe to do so, and arrange an urgent electrical inspection. Do not turn on any equipment that you suspect may be contaminated by smoke or water.
- ✓ Take photographs, preferably before disturbing the scene, so that you are able to fully describe the equipment affected. This will also help investigations into the cause of the incident and extent of the damage.
- ✓ Set up a unique cost code to record all expenditure.
- ✓ Set up a dedicated claim file to keep copies of all documents, invoices, time sheets, etc. These documents will be needed to support the claim.
- ✓ Establish a claim spreadsheet to list details of your claim, preferably cross-referenced to the claim file documents.

COMMERCIAL PROPERTY

1. Report all incidents involving theft or malicious damage to the Police. Make a note of the Officer's name, station and the crime reference number.
2. If any emergency repairs have to be carried out, please keep all relevant invoices.
3. Get estimates for replacement or repairs. If any item is beyond economic repair please obtain a letter from the supplier.
4. DO NOT dispose of any salvage without permission of the Insurers. Wherever possible take digital photographs of the damage.

BUSINESS INTERRUPTION

1. Make sure full details are given of the premises involved, the extent of the damage, the name and the location of your point of contact should Insurers appoint Loss Adjusters to act on their behalf.
2. Set up a separate account to record all Increase in Cost of Working above that normally incurred.
3. Record any savings in expenditure.
4. Ensure that records of Turnover after the Incident are kept separately from those before the Incident.
5. Make sure that all employees who are likely to be of assistance to the Loss Adjuster are available as soon as an appointment has been made.

TRANSIT

1. Take all reasonable measures to avert or minimise possible loss or damage
2. Check that the container seal is intact - if it appears to have been tampered with notify the appropriate authorities prior to removal from the dock area - the condition of damaged goods should be verified by an independent party
3. Examine all goods as soon as possible even if there are no signs of external damage
4. **DO NOT GIVE A CLEAN RECEIPT** where goods are in doubtful condition - before unloading obtain an exception report confirming the damage or loss
5. In the event of short delivery or damage **GIVE FORMAL NOTICE TO THE CARRIER** or any other parties who may be responsible - provide them the opportunity to view the cargo in its damaged condition
6. Advise BKG West of a claim as soon as possible and submit all documents to us at the earliest opportunity
7. Retain damaged goods in their original packing for Insurer's Surveyor's examination.

LIABILITY

1. **DO NOT** admit liability.
2. The extent of an injury is not always apparent at the time of the incident. Therefore, report incidents that appear minor, even those where an injured party indicates no claim will be made.
3. **ALWAYS** record incidents in your **COMPANY'S ACCIDENT BOOK** and forward a copy of the accident record with your claim form.
4. **DO NOT** enter into any correspondence with the claimant or his representative. Please forward all correspondence unanswered to your Account Director at BKG West.
Inform BKG West Ltd with the following details:-
 - Claimants details: Name, contact details, employer details (if not your own employee)
 - Incident details: Date, time, place, how it occurred, name of witnesses & people involved
 - Injury details: Nature of injury, hospital details, (if attended) and date returned to work
 - Public/Products: Damage to property and estimated cost of repairs

MOTOR

1. In the event of an accident stop and obtain names, addresses and insurance details of all other parties involved, including vehicle registration number(s), make and type of vehicle(s).
2. Give your policy details to any person who has reasonable grounds to request them.
3. Obtain names and addresses of any witnesses.
4. **DO NOT** admit liability.
5. Make a note of the accident date, time and any other relevant factors, including a sketch of the scene of the accident and description of the damage.
6. Inform
 - a) the POLICE at the earliest opportunity but within 24 HRS in the case of all accidents involving motor vehicles, cyclists, pedestrians, dogs, horses or farm animals.
 - b) Where applicable contact your Insurance Company direct using the helpline number provided with the Policy number and following details:
 - Incident: date, time, how it occurred, attributable blame
 - Vehicle details: make, model, registration, damage, location of vehicle
 - Third Party: Name, contact details, registration, Insurer, Policy Number
 - Injuries: Name, contact details of injured parties
 - Witnesses: Name and contact details
 - Police: Name and contact details including reference number
 - c) LEASING CO. if your vehicle is subject to a leasing agreement

SPECIAL NOTE

IT CANNOT BE EMPHASISED ENOUGH THAT IT IS IMPORTANT THAT ALL INCIDENTS SHOULD BE REPORTED TO YOUR INSURERS, EVEN IF YOU DO NOT INTEND PURSUING THE CLAIM. THIS NOT ONLY COMPLIES WITH THE POLICY CONDITIONS BUT ALSO ENSURES THAT YOUR INSURERS POSITION IS NOT PREJUDICED IN ANY WAY SHOULD YOU NEED TO CALL UPON THEM SOME TIME IN THE FUTURE.