

Liability Claims Notification Process

The key reason for buying insurance is to ensure that your club is protected in the event of an incident occurring for which you may be held liable. It is therefore important to be aware of the principal policy terms shown in this summary. The following guidelines apply to the liability insurances we place for you and if more detailed advice is required, please consult Marsh Sport.

To notify a claim/incident/potential claim you should contact Marsh Sport without delay. The policy requires that insurers are notified promptly of anything which may give rise to a claim. Promptly is generally understood to be around 28 days.

Please do not discuss liability with the claimant or make any offers of settlement without the insurer's prior written approval. Any correspondence you wish to send to the claimant should be passed to us to review first, in draft form. This is to ensure that your position is not prejudiced by matters in correspondence should the claim escalate.

Time Frames

Please note that your policy obliges you to notify the insurer of a claim, as well as circumstances which may give rise to a claim. All incidents should be notified to insurers promptly (generally within 28 days of the incident date).

Please note that there are strict timescales in place which must be adhered to following formal notification of a Public Liability or Employers' Liability claim.

The Ministry of Justice stipulates an Insurer in respect of legal liability matters only has:

- 21 days to reply to an initial Letter of Claim
- thereafter 90 days in which to complete their investigations and come to a conclusion on liability.

Failure to comply with these deadlines could result in proceedings being issued (which significantly increases the cost of a claim) or penalties becoming payable, so it is vital that notification happens as soon as possible.

Do not:

- admit liability
- or enter into correspondence with the claimant or their representative / insurer



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In order that the requirements of the Ministry of Justice are met, it is essential that any incident involving injury of a Third Party or an employee is notified to your insurers immediately. Any correspondence received, making a formal injury claim against you, must be sent to Marsh Sport, immediately upon receipt.

Do:

- Record all incidents of injury in a GDPR approved accident book
- Retain copies of incident reports / correspondence etc.
- Notify Marsh Sport as soon as practicably possible of all incidents

Always:

- Forward any correspondence you have received to Marsh Sport unanswered and without delay

All forms and correspondence can be sent electronically to Marsh Sport at marshsport@marsh.com

Alternatively, please post to: Marsh Sport, Castlemead, 13th Floor, Lower Castle Street, Bristol, BS1 3AG (we recommend sending recorded delivery and for the club to keep copies of all correspondence sent).

Please note that failure to report a claim or a potential claim immediately could result in indemnity under this policy being withdrawn by the insurers.

You will need to provide your full name and contact details, the name of your business or organisation, your address and postcode, the policy reference and circumstances of the claim.

Marsh Sport Contact Details

0345 872 5060 | marshsport@marsh.com



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