

Guidance - Claims Handling for Public Liability Claims.

Bron Afon's Public Liability Insurance cover is provided by insurers, Zurich Municipal. Zurich Municipal are responsible for investigating all Public Liability, Personal Injury and Employer Liability claims made against the organisation.

Whilst our claims handling process is completed externally with Zurich Municipal, Bron Afon Community Housing are responsible for ensuring we are able to provide all relevant documentation to our insurers in a timely manner.

We are dedicated to providing an excellent claims handling service, our commitment to the claims service will be:

- Personal to each customer, to ensure that your needs are met.
- Clear, so you know exactly what you need to provide our insurers to progress your claim. Straightforward communications are vital to settling claims quickly and smoothly.
- Collaborative, working together, sharing a common goal with you and our insurers to conclude the claim as quickly and as reasonably as possible.

The process of making a claim:

In matters where you consider you are entitled to compensation in respect of any believed wrong doing by the organisation, they should be presented as a claim to the insurance section within Bron Afon Community Housing Association. The corporate complaints process is not able to deal with matters of a civil litigation (Claim Nature).

When considering making a claim, please note if you have any appropriate insurance policies in place, it will be condition of the policy to notify the insurer immediately of any loss. Any delay in notification could invalidate your policy with which you may need to rely upon in the event of liability not being accepted by the organisation. It is also your responsibility to mitigate your loss, this means you are required to keep the costs of any claim to a minimum.

Once the completed claim form has been received by us, your claim form will be forwarded to our insurers Zurich Municipal, who will be responsible for claims handling your claim from start to conclusion. During this process, our insurers will make contact with your direct in order to discuss your claim in more detail. During this telephone conversation, our insurers, Zurich Municipal, may request that you provide evidence in support of your claim. The evidence requested is normally requested in the form of;

1. Original purchase receipts or accounts for the damaged property. If these are not available, please tell us where you bought the item from, the purchase price and when the purchase was made;
2. Valuation evidence;
3. Photographs of the damage, showing the dates they were taken.

Our insurers, Zurich Municipal, will discuss with you timeframes of when you can expect your claim to be concluded and you will be expected to contact our insurers, Zurich Municipal, direct when requiring an update on the progress of your claim.

Please note, it's possible that if Bron Afon are liable to pay for loss or damage to your property, the amount of compensation awarded will be a lower figure than the original price paid. This takes into account the wear, tear and depreciation of the damaged property. Bron Afon do not offer like for like or new for old.

Bron Afon can only make compensation payments where it has been negligent. The success of your claim is not upon the fact that you have sustained damage, although this is an important issue, but whether Bron Afon is responsible in law for the damage sustained.

The organisation will not accept any responsibility if a claim is rejected by your own insurers due to your failure to comply with any of your insurance policy conditions.

The information/ documentation we require during the claim process:

Whilst enquiries are being made into your claim, please note Zurich Municipal may request the following evidence from you to support your claim. We must however emphasise that our request for this information is neither an admission of liability or breach of any duty.

- Original purchase receipts or accounts for the damaged property. If these are not available, please tell us where you bought the item from, the purchase price and when the purchase was made.
- Valuation evidence, any quotations received to put right the damage sustained.
- Photographs and/or videos of the damage, showing the dates they were taken.

Tŷ Bron Afon, William Brown Close, Llantarnam Industrial Park, Cwmbran, Torfaen NP44 3AB
Telephone: 01633 620 111 • Email: enquiries@bronafor.org.uk • www.bronafon.org.uk

Investing in People, Homes and Communities in Torfaen

If you have any enquiries regarding the claim process, a claim you would like to submit or a current active claim, please contact us via email at:

Insurance.department@bronafon.org.uk.