

Claims Procedure

If you become aware of any claims or circumstances which could lead to a claim being made, you must contact us immediately either by telephone or in writing to info@provisionsinsurance.co.uk. We will normally forward you an Incident Report Form which will ask you for some basic information about what has happened, the nature of the allegation and the potential costs involved. If you have received any written correspondence from the claimant or Solicitors acting for them, this should be forwarded to us immediately and unanswered.

It is extremely important that you notify us as soon as you become aware of any claims or circumstances, as failure to do so could prejudice your position. Notifiable circumstances cannot easily be categorised. Many situations can be recognised as potential claims before they actually become formal legal actions. You should look carefully at the claim notification requirements of your policy and be sure to follow them. Warning signs include:

- a) A verbal complaint from a dissatisfied customer or a threat of “taking the matter further”.
- b) A letter of complaint alleging neglect, error or omission.
- c) Customer refusing to settle or delaying settlement of an account for an unreasonable length of time.

These are indications of the type of circumstances that might arise but are not fully exhaustive. If you are in any doubt as to whether a particular situation constitutes something that should be notified to your Insurers, it is probably best to notify it in order to keep your interests protected.

Apart from notifying us immediately when you become aware of a “circumstance” you should be careful not to prejudice you or your Insurers’ position. This means that, ideally, you should do absolutely nothing. If you must, say that you are “looking into the problem” and will respond shortly. In such circumstances it is normal for a draft letter of response to be organised which we will discuss with you after consultation with your Insurer.

Sometimes, what you can see as a very sensible step to take might, with hindsight, appear to have made the situation worse. It is vitally important that you do not enter into any correspondence with your client until your Insurer has approved the proposed draft letter as they may need to make some alterations to it. This could potentially leave you without insurance if the letter has not been sanctioned by your Insurer.

Whilst it may be regrettable, professional indemnity claims can (and often do) involve a significant input from you the Insured. We are sure you will appreciate that it is you who understands best the complaint being made, particularly when it involves complex matters associated with your profession. You should see the defence of a claim against you as a joint effort between the Insurer, yourself and Pro-Visions Insurance. We need to ensure that we are all working from the same information and it is therefore imperative that you keep us updated at all times of any developments.