

Liability - Claims handling has changed



All employers' and public liability injury claims handled by HCC (with a few specific exceptions) where the accident happened on or after 31 July 2013; worth between £1,000 and £25,000; and arising in England or Wales, must now be handled via the internet using a specially developed 'claims portal'.

The portal mainly covers the way in which solicitors and insurers deal with claims between themselves, and now only allows 30 days for employers' liability or 40 days for public liability cases in which to investigate and make a decision on liability. If we comply with the rules, the solicitor is only entitled to recover limited fixed costs.

Detailed information on the legal changes and the portal may be found at:

<http://www.justice.gov.uk/courts/procedure-rules/civil> and

<http://www.claimsportal.org.uk/en/>

What brokers and policyholders need to do - In the circumstances policyholders must comply with the reporting requirements of their policies, provide us with their full cooperation and respond immediately to all enquiries we may have. Naturally brokers will do what they can to assist their clients and us in this process.

Specifically, the new rules require that where the insured receives a claim notification form (CNF) from a claimant's solicitor they must, **within one business day**, send the form to us and send an electronic acknowledgement to the claimant's solicitor.

Please follow the link below to our website on which there is a microsoft outlook template for HCC policyholders to use:

hcc.com/international/liability/claims

Please contact Peter Croll on +44(0)1656 868 033 if you have any questions

OTHER CLAIMS, AND ALL OCCURRENCES WHICH MAY GIVE RISE TO A CLAIM, MUST BE REPORTED AS USUAL TO HCC BY

EMAIL: LIABILITYCLAIMS@HCCUAL.COM

OR BY POST TO:

HCC CLAIMS DEPARTMENT | WALSINGHAM HOUSE | 35 SEETHING LANE | LONDON | EC3N 4AH

HCC Insurance Holdings, Inc. is an international insurance holding company and a leading specialty insurance group since 1974, based in Houston, Texas, with offices across the USA, Bermuda, England, Ireland and Spain. HCC is rated AA (Very Strong) by Standard & Poor's and A+ (Superior) by A.M. Best Company.