

Liability Injury Claims – Reportable Incidents

What Needs To Be Notified?

You should notify us/your insurer of any incident that may lead to a claim in the future, or where you receive a claim letter of Claims Notification Form (CNF) from a solicitor or individual.

Some examples of the types of incidents that you must notify us/your insurer of:

- Any incident / accident at work that has to be recorded under “Reporting of Injuries, Diseases & Dangerous Occurrences” guidelines (RIDDOR)
- Any fatality
- Any incident where an ambulance or paramedic was required
- Any incident resulting in an admission to hospital or where ongoing medical treatment is required
- Any serious injury, such as:
 - Head injury
 - Any fractures/breakages
 - Amputations, de-gloving, burns
 - Lacerations requiring stitches, any scarring
 - Damage to senses, such as loss of smell/taste
 - Damage to internal organs
 - Psychological injuries
- Any incident involving HSE investigation
- Any incident involving children or a vulnerable adult
- Any fall from height
- Any incident whereby an injured party mentions or implies they are to make a claim
- Any suspicion of an attempted fraudulent claim
- Any incident whereby an injured party has made direct contact with you seeking compensation
- Any incident involving an unhappy / disgruntled employee
- Any incident involving an employee that leaves your company shortly afterwards or is made redundant
- Any request received from a solicitor for disclosure of information in relation to an individual and/or incident