



What to do in the event of a public liability claim (when a member of the public is injured or their property is damaged)?

When an accident occurs it is important that the matter is reported to us and your insurance company as quickly as possible.

To assist the claim to go smoothly, please provide as much of the following documentation and evidence at the earliest stage possible.

- **Accident details:** Tell us as much as you can about what's happened, including anything that's been recorded in an accident log or book, if you have one.
- **Photos or videos:** If you can, take photos or a quick video of the accident scene straight away. Whoever is at fault, photos or a video will help save time and money for everyone involved.
- **Witness details:** Did anyone see what happened? If so, try to get their contact details including names, addresses and telephone numbers. If you can get a brief statement from them at the scene that is even better.
- **Risk assessment details:** This document shows that you, as a business owner, have considered risks around your business and when you interact with members of the public.
- **CCTV footage:** Are there any cameras in or around where the accident happened? If so, indicating to us where they are will be helpful and see if a copy can be obtained and shared.