

PUBLIC & PRODUCTS LIABILITY CLAIMS GENERAL ADVICE ONLY

UNDER NO CIRCUMSTANCES MUST LIABILITY BE ADMITTED EITHER VERBALLY OR IN WRITING

Upon the occurrence of any incident likely to give rise to a claim, the following procedure should be implemented:

1. All reasonable steps should be taken following an occurrence to protect the person or property from any further injury.
2. Obtain all details you can –
 - Of the incident;
 - Of the Third Party;
 - Of the witnesses.
3. In all cases, contact Nepean Brokers & Associates Pty. Ltd. as soon as is practicable for advice on how to handle the matter.
4. Do not give any interview or make any statement to a loss adjuster or other person investigating any accident of damage **UNLESS** such person is acting on behalf of your Insurer or your own organisation.
5. No correspondence should be entered into with a third party except acknowledgment of receipt of the claim. The acknowledgment letter should read as follows:

“Without Prejudice”

***We acknowledge receipt of your correspondence concerning the incident
at***

.....
.....

This is receiving our attention.

6. Forward all letters of demand, writs / summonses to Nepean Brokers & Associates Pty. Ltd. immediately you receive them.

Note that in many cases, Liability claims can be very complex and may be tested in a court of law. Accordingly, you may prejudice your right to indemnity under the terms and conditions of your policy if you make any admission of liability and/or engage in discussions (written or verbal) with any third party (apart from your Insurer or their representatives).

Disclaimer

This advice does not take into account any of your particular objectives, financial situation or any possible claim circumstances. For this reason, before you act on this advice, you should consider the appropriateness of the advice taking into account your own objectives, financial situation and any possible claim circumstances.