



Claim Notification Procedures

Risk Management and Insurance

Version 1.6

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Version History

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Types of Incidents that need to be Reported Immediately to Insurers

DCC Insurers require us to report certain incidents as soon as you are aware that one of the following has occurred:

- a fatality
- an amputation of a major limb or paralysis or loss of use resulting in a disability rating exceeding 50%
- any serious head or concussive brain injury (including skull fracture or loss of sight of either or both eyes)
- any injury to the spinal cord and/or damage to vertebrae
- any disability where it appears reasonably likely that there will be a disability of more than one year
- any second or third degree burn of 25% or more of the body
- occupational disease
- complex regional pain (e.g. Fibromyalgia)
- injuries to pregnant women
- extensive nerve damage
- claims alleging a continuous exposure causing bodily injury or property damage including abuse
- claims arising out of a terrorist act or act of war, class actions, defamation, pollution, environmental damage, disease
- employee harassment or termination of employment where bullying in the workplace or stress is alleged.
- any injury where Provisional Damages are applied for by the claimant
- any injury where any party or the Court indicates that regular continuing payments (such as Periodical Payments as defined in the Courts Act 2003) is a suitable form of settlement
- any claim in relation to an event involving more than one claimant
- any media or political interest or public relations or reputation issues, or claims involving VIP claimants
- an arrest detention or assault
- any data breach from which a claim may be made against the Council
- any ICT hack, denial of service, ransom, or similar

If you receive notification of any incident that falls within these categories, or if you are unsure whether something needs to be reported; please contact the Risk and Insurance team immediately by email:
riskandinsurance@derbyshire.gov.uk

New Claims Notified to Departments (Excluding Highways Claims)

Personal Injury/abuse

Department sends through notification to [Risk and Insurance](#) quoting:

- Their reference (if applicable)
- Departmental contact name; contact email and telephone number
- Claimant name
- Date of incident
- Description of incident
- Description of any injuries sustained
- Attaching relevant documentation



Risk and Insurance team set up new claim by close of next working day unless a Claims Notification Form (CNF) is received in which case claims should be set up within half a working day.

- Allocate claim ID number
- Enter a holding reserve



Risk and Insurance Team email the claim immediately through to relevant Insurer and [Legal](#) quoting:

- Our claim ID number
- Type of claim e.g., EL/PL
- Departmental reference (if applicable)
- Departmental contact name; contact email and telephone number
- Claimant name
- Date of Incident
- Attaching relevant documentation



Legal and Insurers acknowledges receipt of claim to [Risk & Insurance](#) mailbox by close of next working day providing:

- Their reference
- DCC Claim ID number
- File handler name; contact email and telephone number
- General damage reserve
- Special damage reserve
- Other reserve
- Costs reserve

Risk and Insurance to update details on the database within 2 working days

Property Damage

Fire and Flood

ALL Fire and Flood damage incidents must be immediately reported to the [Risk and Insurance Section](#), regardless of whether a claim is being made.

Out of Hours Contact

For incidents that occur **out of hours** that are expected to exceed £5,000*, direct contact should be made with Mike Bond from Sedgwicks Loss Adjusters on 07407 735429.

Please immediately notify the [Risk and Insurance Section](#) at the start of the next business day.

Excesses

Fire Claims:	£0
Portable Computer Claims:	£250 payable by the Department
Cash Claims:	£500 payable by the Department
Subsidence Damage:	£10,000 payable by the Department
All other Damage:	£5,000 payable by the Department

*Any claim where the repair costs fall below the excess and a Loss Adjuster has been appointed, the Loss Adjuster fee will be payable by the Department.

If a number of departments are involved the excess will be split on a pro-rata basis.

If the loss occurs following previous similar losses and the department concerned has not carried out risk improvement measures agreed with the Risk and Insurance team, the Department may be required to pay the Council's excess of £1,000,000

Claim Form

A claim form **MUST** be completed in all cases where a formal claim is going to be made or if you wish us to make a recovery on your behalf.

You can download the claim form [HERE](#). When the form is complete, click the submit button at the bottom of page 2 and select [Default email application \(Microsoft Outlook\)](#) to submit the form to [Risk and Insurance](#)

Repair Procedure

If the repair costs are likely to exceed £5,000, DCC's Loss Adjuster will be appointed, although the Risk and Insurance team reserve the right to appoint the Loss Adjuster for claims of a lesser amount.

All works must be agreed by the Risk and Insurance team or the Loss Adjuster if appointed.

Any repair work must be procured in line with DCC Financial Regulations.

New Claims Received by Insurer

All CNF's to be sent within 48 hours of receipt to [Legal](#) cc [Risk and Insurance](#), no further information is required at initial notification to enable DCC to commence investigation.



Insurer following a CNF initial notification provide to [Legal](#) cc [Risk and Insurance](#):

- Their reference
- File handler name; contact email and telephone number
- Our reference (if known)
- Date of Incident
- Description of incident
- Description of injuries or losses incurred
- Type of claim e.g., highways/EL
- Date of response required
- General damage reserve
- Special damage reserve
- Other reserve
- Costs reserve

Insurer send through notification of non-litigated claims with copy documentation and following a CNF initial notification quoting:

- Their reference
- File handler name; contact email and telephone number
- Our reference (if known)
- Date of Incident
- Description of incident
- Description of injuries or losses incurred
- Type of claim e.g., highways/EL
- Date of response required
- General damage reserve
- Special damage reserve
- Other reserve
- Costs reserve



Highways Claims

Non-Highways

Highways claims team set up new claim by close of next working day

- Allocate claim ID number
- Ensure the reserve is correct on the system

Risk and Insurance team set up new claim by close of next working day

- Allocate claim ID number
- Ensure the reserve is correct on the system
- Emails [Legal](#) with the claim ID number

Highways team acknowledges receipt of claim to Insurers mailbox by close of next working day providing:

- Insurer reference
- Claim ID and Departmental reference
- File handler name; contact email and telephone number
- Investigation report to be provided to Insurers within 14 working days or within 1 week of portal due date

Legal team acknowledges receipt of claim to Insurers cc [Risk & Insurance](#) mailbox by close of next working day providing:

- Insurer reference
- Claim ID and Departmental reference
- File handler name; contact email and telephone number

New Claims Received by Highways

Highways Personal Injury or Personal Damage over £2,500 non-Litigated

Highways claims team set up new claim by close of next working day

- Allocate claim ID number
- Enter a holding reserve

Highways claim team sends claim details to Insurer mailbox by close of next working day providing:

- Claim ID and Departmental reference
- File handler name; contact email and telephone number
- Full claimant name
- Date of Incident
- Attaching relevant claim documentation received from claimant



Insurer claims team acknowledges receipt of claim to [ETE](#) mailbox by close of next working day providing:

- Their reference
- DCC Claim ID number
- File handler name; contact email and telephone number
- General damage reserve
- Special damage reserve
- Other reserve
- Costs reserve



Highways claims team updates the reserve in line with Insurer estimate

Highways claims team to provide investigation report to Insurers within 14 working days

Highways Litigated - Personal Injury or non-Personal Injury

Highways claims team set up new claim by close of next working day

- Allocate claim ID number
- Enter a holding reserve

Highways claim team sends claim details to Insurers and [Legal](#) mailbox by close of next working day providing:

- Claim ID and Departmental reference
- File handler name; contact email and telephone number
- Full claimant name
- Date of Incident
- Attaching relevant claim documentation received from claimant



Insurers claims team acknowledges receipt of claim to [ETE](#) mailbox by close of next working day providing:

- Their reference
- DCC Claim ID number
- File handler name; contact email and telephone number



Legal team acknowledges receipt of claim to [ETE](#) and Insurer claims_mailbox by close of next working day providing:

- Their reference
- DCC Claim ID number
- File handler name; contact email and telephone number
- General damage reserve
- Special damage reserve
- Other reserve
- Costs reserve



Highways claims team updates the reserve in line with Legal estimate

Highways claims team to provide investigation report to Legal within 14 working days

Motor Claims

Fault Accidents

All accidents that we are at fault for need to be reported within 24 hours of them occurring to allow DCC's insurer to contact the other party directly to reduce the costs to the Council.

Zurich First Response Team: 0800 916 8872 (option 2)

Important data to capture at the scene:

- Accident Date and Time
- Other party's name
- Contact number
- Email address
- Address
- Area of damage on their vehicle/property damage

Non-fault Accidents

DAS has been appointed to recover any losses from the responsible party. These will be appointed directly by County Transport where applicable to recover the full cost of the damage including any excess.

In the event of a split liability settlement, the amount recovered will be apportioned on a pro-rata basis.

Excesses

Own vehicle damage: £1,000.00 payable by the Department.

Claim Form

A claim form **MUST** be fully completed in all cases regardless and returned within 24 hours of the incident occurring. Repairs will be delayed if a claim form is not received.

You can download the claim form [HERE](#) and submit it to [Emma Southam at County Transport](#)

Repair Procedure

Repairs will usually be carried out by DCC at their bodyshop, although some specialist repairs are carried out by external repairers. If the estimate exceeds £1,000 then an insurance engineer will inspect the vehicle.

For hired vehicles the hire company will carry out repairs and reclaim from DCC. An insurance engineer will inspect the vehicle if repairs exceed £1,000.

Useful Contacts

MavenPSR@broadspiretpa.co.uk

Maven Claims Team

Portal.Claims@derbyshire.gov.uk

DCC Legal

riskandinsurance@derbyshire.gov.uk

DCC Insurance Team

etecountytransport@derbyshire.gov.uk

Place County Transport

Contact Details:

Email: riskandinsurance@derbyshire.gov.uk