

Claims Process

- A claim can come as a shock, but with Zurich's experience and our straightforward process, there's no need to worry.
- Using this quick guide, we aim to simplify the process for your understanding.



The process consists of 4 steps:

1. Notification

When we receive your new claim, we put it on our system and will acknowledge the claim to you within five working days. This acknowledgement may ask for further information to help us investigate.

We may rely on this information to understand whether to defend or admit your claim for you.

Remember, the claimant has no automatic right to compensation.

For a claim to be successful, they must show that you owed them a duty of care, and that this duty was breached.

2. Investigation

Once we've received the extra information from you, we decide whether to admit or defend the claim. Under Ministry of Justice (MOJ) rules we have tight timelines from notification to decision (30 days for Employers' Liability claims and 40 days for Public Liability claims).

If we miss these deadlines the claim drops out of the MOJ portal process, which means costs increase.

How can you help?

- Under Ministry of Justice rules, we have strict timeframes to investigate claims. If we have not finished our investigations before this timeframe is complete, we open ourselves to the potential for vastly increased legal costs.
- To help avoid this, please provide any documentation we request from you as promptly as you are able.

Also, if we don't send a liability decision through the portal within three months of receiving the claim, we risk a Pre-Action Disclosure (PAD) being issued, which creates even more costs. So it's very important to provide information to us as quickly as you can.

Our decision will either be to deny liability, closing our file after six months if no challenge is made, or to admit a breach of duty and start negotiating. At this point, we request medical (and other) evidence to assess the value of the settlement.

3. Negotiation

Obtaining medical evidence is a lengthy process, and it may be as long as six months before it's provided to us. That said, we do chase this every ten weeks to ensure we receive it at the earliest opportunity.

Once the evidence is received, we are then able to make a settlement offer. This will adhere to the FCA's principle of Treating Customers Fairly, and ensure we make the best possible settlement for all parties.

The process can again be quite lengthy due to negotiating between parties, but we will keep you updated with all key developments.

4. Settlement

Once settlement is agreed, we pay the involved parties via a variety of methods. Payments may include NHS charges, solicitors' costs, and medical bills for example.

When payment is complete, we close all relevant systems and update everyone involved with the final outcome. The files are then sent to storage for the legally required time before being destroyed.

How can we help you?

For more information

-  zurichmunicipal.co.uk
-  [Zurich Municipal](#)
-  [@ZurichMunicipal](#)
-  newsandviews.zurich.co.uk

Contact us on

-  0800 232 1901*
-  info@zurichmunicipal.com

* Lines are open Monday to Friday, 8am to 6pm. To maintain a quality service we may monitor or record phone calls.