



redefining / standards

AXA Insurance - Liability Claims Service

Notification, Estimating and File Closure Policy – Injury Claims

AXA is continually looking to improve our service to our Customers and the way we do business with you.

We hope the following document will assist you to work with us and understand our approach in the following three areas:

- 1. Liability claims notification guidelines**
- 2. Liability file estimating procedure where there is no formal claim**
- 3. Liability claims closure guidelines**

Liability claims notification guidelines

As such, any incident that displays the following characteristics should be notified to AXA immediately:

1) Incidents involving a formal claim made against the policyholder

In all cases, the incident should be notified immediately to AXA.

2) Claims involving injury to employees or third parties.

Incidents demonstrating the following characteristics are, in our experience, likely to lead to a formal claim and should be notified:-

- Injury involving absences from work of 7 days or more (including weekends and bank holidays). This is in line with the RIDDOR reporting criteria.
- Injury to a minor* **excluding** trivial bumps and bruises not requiring professional medical treatment.
- Head injury **excluding** trivial bumps and bruises not requiring professional medical treatment.
- Fatalities
- Incidents requiring ambulance attendance
- Hospital treatment whether as an in-patient or out-patient
- Fractures, Loss of finger(s) and all other amputations

**person under the age of 18.*

3) All incidents that result in damage that could lead to a claim should be reported to us, irrespective of whether the insured feels that they are liable.