

# **AXA Commercial Claims - Liability Claim Notification Guidelines**

Our research shows that the average notification delay for a liability claim is approximately six months. Such delays can lead to missed opportunities that may significantly increase claims costs.

For example:

- Difficulty in gathering detailed witness evidence due to fading memories over time.
- Lost opportunities to engage a rehabilitation expert promptly.
- Challenges in inspecting property damage.
- Inaccessibility of contract documentation.

### When a claim HAS been received

#### **Injury and Property Damage:**

• All incidents involving a formal claim against the policyholder must be reported immediately to AXA.

### When a claim has NOT yet been received

### Injury:

should be reported to AXA immediately:

- Injuries resulting in absences from work of seven days or longer.
- Injuries involving a minor (individuals under the age of 18), excluding insignificant bumps and bruises.
- Head injuries, excluding minor bumps and bruises.
- Fatal incidents.
- Events requiring ambulance attendance.
- Hospital treatment, whether as an inpatient or outpatient.
- Fractures or amputations.
- Accidents where either the police or the Health and Safety Executive (HSE) have been notified or are investigating.

#### **Property damage:**

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Incidents involving employees or third parties that include any of the following are, in our experience, likely to lead to a formal claim and

#### Report all incidents resulting in damage that could potentially lead to a claim, regardless of the policyholder's perceived liability.

## **Get in Touch**

For more information, please reach out to your Claims Relationship Manager or AXA Representative.

#### Need to make a Liability Claim?

**Injury Claims** New claim notification: liabilityclaims.ins@axa-insurance.co.uk

Existing claims: boltonliabilityclaims.ins@axa-insurance.co.uk

Telephone Number: **0370 900 0867** 

Public Liability Property Damage New & existing claims: plpdliability.ins@axa-insurance.co.uk Telephone number: 0370 900 0867



