



Employers & Public Liability

Our market leading field investigation service is led by our highly experienced team of Claims Investigators; the majority of who are CII and NEBOSH qualified, with an average of 27 years in the claims arena.

All of our team are highly adept at investigating all the major liability claims types including Employers, Public, Products, Liability, Professional Indemnity, Environmental and Disease Claims.

We understand that commercial/casualty cases require a specialist approach and therefore only use our highly skilled directly employed Investigators.

All enquiries are conducted with the utmost integrity, professionalism and all investigative avenues are explored.

Our approach is centred upon determining liability in detail by collecting and verifying all supporting documentation, conducting comprehensive scene assessments and gathering witness statements to a court compliant standard.

In response to MOJ reforms, our offering is tailored to deliver accurate liability decisions in line with procedural timescales.

We have the capability and technical expertise to report back an advised liability stance with evidence or alternatively can repudiate/accept liability on our client's behalf.

We can also provide full quantum handling in respect of both general and special damages across all Liability claim types enabling full delegated authority claims management.

Upon concluding our enquiries we also provide recommendations regarding the overall insurance risk posed by the Policyholder. This allows clients to take pro-active steps in respect of future policy decisions and to mitigate the likelihood of future losses/claims.

Key features include:

- A detailed review of the facts/allegations, with an early identification of any potential indemnity issues and fraud indicators
- Interviews undertaken with relevant witnesses (including the Insurance/Risk Manager), captured in a signed CPR compliant statement of truth
- Physical inspection of the incident location to validate the extent and cause of loss, providing photographic evidence and/or video footage, where applicable
- Reviewing all relevant documentation related to the incident, along with a pre-action disclosure statement
- Validation of policy cover and compliance of terms and conditions, endorsements and warranties
- Provision of a comprehensive report and supporting evidence, ensuring a clear view on liability, along with potential recovery opportunities. In addition we advise of the physical and moral hazard factors of the risk
- All enquiries and activities comply with all relevant legislation and regulations

“Liability stance confirmed within 15 days on 97% of all EL and PL instructions.”