

# Renewal and claims notification advice

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**It has been over 12 months since many of you have moved from purchasing insurance via the defence unions/protection societies, to the commercial insurance market.**

Whilst we have assisted throughout this period in order to make the transition as painless as possible, by providing claims instructions as part of our cover confirmations, and with guidance around individual claims notifications, we would like to take the opportunity to highlight some of the key areas which are particularly important when arranging cover with the insurance market.

## Proposal Forms/Supplementary Information

When arranging a new policy or dealing with the renewal of an existing policy, it is important to ensure that Insurers are provided with all necessary information to allow them to consider and underwrite your practice in a timely fashion.

To assist in this process, we would recommend that completed proposal forms are provided to us at least 4 weeks prior to the expiry of current arrangements. This will allow sufficient time for us to assess the information, approach the insurance market and to deal with any subsequent questions that may be raised.

It is important to be aware that the Proposal Form is the basis of the insurance contract; it is therefore essential that the information provided on the form is complete and correct. If you have any questions or are unsure about any aspect of the form, please contact us and we will provide any advice and assistance that is required.

If the information provided is not complete or the form is returned late, this could

result in delays in providing terms, higher premiums as a result of insurers having insufficient time to consider their terms, and in extreme cases, potentially leaving you with a gap in your cover.

In addition to the above, it is also important to remember that you are under an ongoing duty to disclose any material facts irrespective of whether or not they are covered by the questions on the proposal form. Again, if there is any doubt as to whether something should be disclosed to your Insurers, please contact us to discuss the situation further.

## Claims & Complaints

Another key area that marks a shift in the way things are dealt with is the way in which claims are dealt with.

All insurance policies include terms and conditions and, in order to ensure that there are no issues should a claim arise, it is important to ensure that you comply with these terms and conditions.

For the purposes of claims, the two main areas to bear in mind are:

- Claims or any **circumstances which may give rise to a claim** should be notified as soon as possible and in any event within the Policy Period; and
- You should not enter into any correspondence with the Patient or their legal representatives; make any settlement offers or admissions of liability without the prior approval of Insurers.

If either of these conditions is breached, it is possible that this could result in the cover provided by the policy being restricted or the claim rejected entirely.

We accept that it is not always easy to establish if a complaint from a patient should be considered notifiable under the policy. As a result, we would always advise that you contact our Claims Department to discuss the matter. They will be able

to provide advice and assistance in establishing if a complaint does amount to a claim, as well as helping you throughout the claims process.

We hope this brief overview of some of the key differences has been helpful, but if you have any questions or would like to discuss any of the issues raised, please contact us.

## Contact



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