

What to do in the event of a claim or complaint

Underwriters deem a claim to be;

'becoming aware of a situation that may give rise to a claim or actually having a complaint made against you or having notice of intent to make a claim formally against you'

It is a condition of your professional indemnity insurance policy that you advise underwriters as soon as you become aware of a situation that falls into this definition.

So firstly

You **MUST** advise US – Sennet Professional Indemnity Ltd (SPIL) by phone on 01304 898 428 or by email to insure@sennetpi.com within 24 hours of becoming aware of a claim so that we may act promptly and efficiently for you in your defence of such. If you have any doubts over what constitutes a claim you **MUST contact us** within 24 hours of becoming aware of such a situation to seek clarification of the circumstance. Information can also be sought from our web site.

You must not endeavour to handle such a situation yourself, even if you think it is spurious or you can handle it yourself, don't – advise us.

You must not admit liability under any circumstance.

Second

As soon as we have the initial report from you we advise underwriters so as to trigger cover under the policy.

We ask that you do two things whilst we are appraising underwriters.

1) Make a chronology of events. This entails matching the dates that you did things for your clients with what you did on those dates. We recommend that you do this by means of a brief file resume. On the left hand side of a sheet of A4 put down the dates and on the right hand side just a brief two line comment about what you did or what you had from them. [This exercise will also help you to ensure that your file is fully in date order]

2) Draft a letter for us repudiating the claim or allegation of the claim giving full reasons why you believe that the report against you is spurious – the chronology of events will help you in doing this.

Send us both of these documents.

Once the claim has been notified you must not undertake any correspondence with the claimant or any party advising them without clearance from the underwriters or their appointed solicitors. Send all correspondence from the claimant to us upon receipt and obtain our clearance on all replies.

In this manner we can best handle the claim for you.

You must always work in the best interests of the defence of the situation and in underwriters interests.

Failure to work in this manner may prejudice your rights under your policy

If you have any questions you can contact us on

insure@sennetpi.com