**Liability Claims**

Where an indication is given that someone wishes to make a claim, do not give any opinion and advise the claimant to make their claim in writing direct to the Insurance Team.

* Any notification of claim received by the school from either the Claimant or their Solicitors must be forwarded to the Insurance Team immediately.
* Do not acknowledge any letter of claim.
* Email it directly to the Insurance Team, who will acknowledge the letter of claim.
* Send the original letter by email the same day.
* The Insurance Team will instruct Insurers to investigate the claim. All liability claims are dealt with by our Insurers, and they will confirm whether the school is liable and if so, they will proceed to settle the claim on best terms.
* Insurers may choose to appoint a claims investigator to visit the school to discuss the matter further - this is not unusual for claims received by schools and please ensure you give your full co-operation to the claim's investigator.
* Insurers will correspond with the Insurance Team requesting appropriate documentation and information regarding the incident. Please respond to any requests as quickly as possible as there are strict legal timescales that we must adhere to.

Please refer to the flowchart overleaf for a visual step by step guide.

**Timescales**

Under the Civil Procedure Rules (CPR) receiving a claim sets the clock ticking. Depending upon the circumstances of a claim, current rules allow the Council just 30 days from the date of receipt to collect all the information required, assess the liability and to defend the claim where appropriate.

To fail to adhere to the timescales can result in a judgement made against the school regardless of liability! This could lead to a fine, which will not be met by our Insurers or the insurance fund and may even lead to late evidence being excluded from any trial.