

# What to do in the event of a serious incident that could result in a claim on the BCA Public liability policy



In 2020 two claims have been made against the BCA public liability policy. This note is to highlight some learning points from the two claims and to reinforce the claims process.

## Process:

If a BCA member finds themselves in a serious situation whereby there could be a claim on the BCA PL policy it is suggested they act in the following way:

- 1) Do not admit liability for the incident and do not offer any goodwill payment in lieu of liability.
- 2) Do not acknowledge the claim other than to say it's been passed on to the relevant people
- 3) Pass the claim and a narrative and any other useful supporting information to the insurance manager at BCA and the Insurance administrator at Howden's the Broker. Contact details being:

Sofia Hussain

Claims Executive

0121 698 8042

[Sofia.hussain@howdengroup.com](mailto:Sofia.hussain@howdengroup.com)

**BCA Insurance Manager** ([insurance@british-caving.org.uk](mailto:insurance@british-caving.org.uk))

- 4) They will acknowledge your communication and may ask further questions.
- 5) Do not contact the claimant , all further communication with the claimant will come from the insurer's professional claims team.
- 6) If the claimant contacts you then refer them to the insurers.
- 7) Insurers will update you with the details of the claim as it progresses.
- 8) Send a copy of the information that you have sent to insurers to the C&A officer of your regional council.

Howard Jones

BCA Insurance Manager

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