

FAQ: What happens in the event of a claim?

Finding out that someone wishes to make a claim against you can be a daunting prospect but having comprehensive insurance with Protectivity will ensure you are looked after every step of the way. Here are a few common questions which you may have when something unexpected happens whilst you are training a client so you can be fully prepared should a claim arise.

What should I do if an incident occurs whilst training a client?

Firstly, your priority is to stay calm and ensure that anyone involved is ok and take suitable action if needed, which may be calling an ambulance or a first aider. Any incident which occurs should be logged in an incident report book and be sure to note as much detail as you can, including witness statements where possible.

You should then contact Protectivity and inform them of the incident. You'll be asked to fill in our own incident report form to capture information such as when and where the incident occurred, who was involved, what action was taken, names of any witnesses. Protectivity will then be able to keep this on file should a claim arise.

How do I know if someone is going to make a claim against me?

The first indication of a claim being brought against you will normally be in the form of a letter of intent sent from a solicitor. These letters can be very formal and will state that they have been instructed to pursue a claim against you for damages.

It is important that you do not respond to any communication once you have been notified that there is intent to sue but instead inform Protectivity immediately.

What happens after I receive a letter of intent?

You should pass on any documentation to Protectivity and we will instruct solicitors to take up the case in the hope it can be refuted.

Should our solicitors believe that there are reasonable grounds for a claim they may settle to avoid unnecessary cost that may be incurred from going to court.

In some cases, we may refute a claim that is further pursued by the claimant's solicitors and should an agreement not be reached it is possible for the matter to go to court. Should this happen all legal and defence costs will be covered by your insurance policy with Protectivity.



Protectivity will ensure you are kept informed of any proceedings and will be there to offer advice or guidance in the event of a claim. Our specialist team are well equipped to help in the unlikely event that a claim is made against you.

Call Protectivity: 01494 887909