

MUNRO- GREENHALGH LTD - CLAIMS PROCEDURES

We take pride in the level of service and assistance we provide to our clients should you be unfortunate to suffer loss or damage. To assist us in providing a first class service please note the following: -

Notification:

- As soon as you are aware of any circumstances likely to give rise to a claim, you should notify Munro-Greenhalgh (or your Insurer directly if you prefer). We will then advise you how to proceed. Late notification could prejudice your rights of indemnity under your policy.
- **Outside of our office hours:** The majority of the Insurers we recommend provide a 24 Emergency Assistance Helpline. You should still inform us of any claim notified direct in order that we can ensure this is progressing on the correct basis.

Motor Claims:

If you are involved in an accident please note the following particular procedures:

- Obtain full details of all parties involved in the accident including:
 - Vehicle make/model/colour and registration numbers.
 - Drivers' names and addresses.
 - Insurance company details/policy numbers.
 - Obtain full names and addresses of witnesses.
 - Draw a brief sketch of the accident location.
 - Do not admit liability.
 - Notify the Munro-Greenhalgh or your Insurer as soon as possible.
- In the event of any claim involving Theft or Malicious Damage, the Police should be notified as soon as possible and confirmation of their Crime Reference Number retained.

Household & Property Claims:

- The majority of Insurers have arrangements in place to replace or repair various types of property, including electrical items, computers, sports equipment and office equipment property.
- For larger Household and Property Damage losses a Loss Adjuster may be appointed in certain circumstances to investigate on behalf of your Insurer(s).
- In the event of any claim involving Theft or Malicious Damage, the Police should be notified as soon as possible and confirmation of their Crime Reference Number retained.

Third Party Liability Claims (Damage and/or Injury):

In the event of loss or injury to a third party:

- The circumstances should be reported to Munro-Greenhalgh Ltd as soon as possible.
- Do not admit liability at any stage.
- Any formal notice of claim (i.e. letters from the other party or their insurers/solicitors) must be passed to Munro-Greenhalgh Ltd immediately.
- If an injury to an employee occurs which results in anything other than the need for minor First Aid, the circumstances should be reported to Munro-Greenhalgh Ltd immediately.
- No liability should be admitted under any circumstances and no correspondence or discussion should be entered into.
- **Note:** With effect from 26th April 1999 new reforms were introduced to "fast track" the procedure currently applying to the handling of personal injury claims. In light of the above it is essential that claims are notified at the earliest opportunity to ensure that Insurers are able to protect your position.

General Procedures:

- Please notify any occurrence likely to give rise to a claim as soon as possible.
- Munro-Greenhalgh Ltd will issue the appropriate claim form (if required) which should be completed and returned together with any supporting documentation i.e. estimates, original invoices etc.

Tel: 01706 824023

Email: enquiries@munro-greenhalgh.co.uk

Website: www.munro-greenhalgh.co.uk



Munro-Greenhalgh Ltd.
78 Bridge Street, Ramsbottom, Bury BL0 9AG
Tel No. 01706 824023

Authorised and regulated by the Financial Conduct Authority