

Towergate launches Claims Defensibility Review Service

As a business owner you may have already experienced the time-consuming process and stress that can be associated to dealing with a claim. The claim could relate to a workplace accident that took place, or even be associated to a fraudulent claim which can also be frustrating.

Accidents and incidents within the workplace will happen, even when control measures, systems and procedures appear to be in place, which can also add to the annoyance when claims get paid out, especially when you feel they could have been defended. The ability to defend claims is backed by good risk management and strong claims defensibility, which comes in the form of good systems and procedures and good standards of documentation, to prove that these systems and procedures are in place and are working as intended.

This is where a Towergate Claims Defensibility Review can help, giving you the confidence that when you receive notification of a claim, you are ready and prepared to provide the vital information that will help defend the claim.

Towergate Risk Management can offer you a Claims Defensibility Review that can provide you with the support and advice so that you are better prepared to deal with any claim.

Claims Defensibility Review:

Towergate Risk Management can provide support by completing an in-depth claims defensibility review of your business looking at your current systems and procedures and provide help to support a good defence should you receive notification of a claim.

We will review:

- Policy
- Management Procedures
- Training Documents & Records
- Risk Assessments

- Safe Working Procedures
- Inspection Records
- Accident Reporting Procedures
- Housekeeping

What are the Benefits of a Claims Defensibility Review?

The review will identify areas where improvement can be made which will be highlighted within a written report compiled by our Risk Manager.

A Claims Defensibility Review will also help strengthen your ability to defend any future claims, ensuring that you are prepared with the necessary documentation at the earliest point, to allow your insurance company to provide a stronger defence in respect of any claim. This review will also report on what action plans and controls you have introduced following the review, which also highlights to insurers how you can mitigate any future claims, which can potentially reduce insurance premiums and make your business more desirable to insurers.

How much will it cost?

The Claims Defensibility Review will involve a site visit with key people from your organisation in attendance and will require documents to be reviewed, followed by a tour of your premises. This will be followed up with the preparation of a written report to identify any areas where improvement can be made.

Insurers may also contribute towards a Claims Defensibility Review under the proviso that any recommendations have been satisfactorily implemented.

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