

# PUBLIC AND PRODUCTS LIABILITY CLAIMS PROCEDURE

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## UNDER NO CIRCUMSTANCES MUST LIABILITY BE ADMITTED EITHER VERBALLY OR IN WRITING

Upon the happening of any incident likely to give rise to a claim, the following procedure should be implemented:

1. All reasonable steps should be taken following an occurrence to protect the person or property from any further injury.
2. Obtain all details you can –
  - Of the incident;
  - Of the Third Party;
  - Of the witnesses.
3. In all cases, contact Oracle Insurance immediately for advice on how to handle the matter.
4. Do not give any interview or make any statement to a loss adjuster or other person investigating any accident of damage **UNLESS** such person is acting on behalf of your Insurer or your own organisation.
5. No correspondence should be entered into with a third party except acknowledgment of receipt of the claim. The acknowledgment letter should read as follows:

***“Without Prejudice”***

***We acknowledge receipt of your correspondence concerning the incident at***

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***This is receiving our attention.***

6. Forward all letters of demand, writs / summonses to Oracle Insurance immediately you receive them.