

# Claims Investigators

## Frequently Asked Questions

For many businesses, it is rare for accidents to occur and injury compensation claims to be made against them. However, when they do, they can have a large impact on you, your employees and your business, so a quick response to establish the circumstances of the claim is vital. The following will explain our investigations in such a situation.

### Why do we investigate injury claims?

An accident investigation is carried out to establish the facts, by speaking to witnesses, supervisors and management, viewing the accident location and collecting documentary evidence. This then puts us in the best possible position to decide whether the claim is one to defend or settle.

### Do we investigate all third party claims?

No. It depends on the business concerned, the nature of the accident and injuries reported and the evidence already supplied by the parties involved.

### Who does the investigation?

A claims investigator will carry out your visit in a friendly and professional manner. We pride ourselves on employing claims investigators who have considerable knowledge of the UK legal system, case law and the evidence required to defend a claim.

### What should you do to prepare for the visit?

Prior to our investigator's visit we would ask that you to collate relevant documentation where it exists, such as:

- accident records
- risk assessments
- any internal management or health and safety investigation papers
- the injured person's personnel file (including training records) and wage details.

### What will happen during the investigation?

- When arranging the appointment, we will have discussed who we need to meet with and the documentation we are likely to need.
- Our investigator will usually start by asking some general questions about your business such as turnover, employee numbers, processes and so on.
- We will then talk about the injured party, their history with you before and after the alleged accident and injury.
- We will view the accident location if possible, interview any witnesses, speak to supervisors, your health and safety officer, etc, taking statements where necessary.
- With your permission, we will also take any relevant photos or video footage which can be extremely useful in helping to describe how an accident occurred.

### How long will it take?

Types of businesses, their premises, together with the accident circumstances, number of witnesses etc. obviously vary greatly. Typically we would expect our visit to last about an hour, but this can prove to be longer on some occasions.

### What happens after the investigation?

Before leaving, our investigator will discuss with you their thoughts on the accident and legal liability. We will subsequently complete a report for our Claims Handling Centre detailing their findings and recommendations.

### Further information

Our investigator will leave you with a business card and will be happy to discuss any further queries that you may have once they have left.