

# Major Loss



\* Source: Health and Safety Executive 2014/2015

\*\*Department for Transport (gov.co.uk) 2013

## What do we class as a major loss claim?

We class a major loss as a claim which potentially exceeds £100,000. These types of claims are typically for property damage (your property or a third party), serious bodily injury or, in the worst case scenario, a fatal accident.

## How do we support a major loss claim?

These types of claims are relatively uncommon, but a major loss can cause disruption to your business and if someone is injured, it can often be life changing for all involved.

Our experienced major loss claims handler will support you through the process and recommend the best course of action for the nature of the claim, so you don't have to worry about a thing. We have 24 major loss handlers across the country who will work closely with you, your broker, the third party and their lawyers from day one. This means we really understand your individual circumstances and can ensure a positive outcome if serious injury has occurred.

## Claims Example

An employee of a printing company caught his arm in a roller at work, sustaining a fractured arm and nerve damage. We acted immediately by making contact with our client to quickly establish the details of the claim and what rehabilitation the employee would need. Our rehabilitation team then assessed the injured employee and devised an action plan for their rehabilitation.

**One of our specialist panel lawyers also assisted the Health and Safety Executive with their investigations. As a result of our proactive approach to major losses, no claim or prosecution was made.**

### How does the major loss claims service work?

Upon notification of a major property or casualty claim, we will:



- quickly assign dedicated major loss experts to manage your claim from start to finish



- establish the circumstances surrounding the claim by working closely with you and your broker to understand how the incident(s) occurred



- assign an experienced in-house claims investigator/loss adjuster/panel lawyer to investigate the circumstances of the claim and assess the damage to property



- provide support and representation in relation to criminal prosecutions, e.g. Police or HSE involvement



- have face-to-face settlement meetings, mediations and attend court hearings, if required



- work closely with our in-house team of five clinically trained rehabilitation co-ordinators to ensure that anyone seriously injured receives the required rehabilitation support and care.

### How does our specialist approach benefit you?

Our major loss handlers manage a small portfolio of claims, so they can focus on building relationships with all parties involved. This minimises disruption to your business and helps contain claims costs, which could affect your future premium.

We're committed to providing you with a quality service and will let you know how the claims process works so you know what to expect. As one of the leading insurers in fraud detection and management, we pride ourselves in quickly identifying and investigating fraudulent or exaggerated claims which may be made against you or your business.

To make a major loss property claim or for general enquiries contact:

Telephone: **0344 412 9988**

Email: **[newpropertyclaims@allianz.co.uk](mailto:newpropertyclaims@allianz.co.uk)**  
**(new claims)**

**[propertyclaims@allianz.co.uk](mailto:propertyclaims@allianz.co.uk)**  
**(existing claims)**

Open: **9am – 5pm Monday to Friday**

To make a major loss casualty claim or for general enquiries:

Telephone: **0344 893 9500**

Email: **[casualty1@allianz.co.uk](mailto:casualty1@allianz.co.uk)**

Open: **9am – 5pm Monday to Friday**