Our claims investigators

> Today I've had the pleasure of dealing with one of your Claims Investigators. He was extremely courteous and professional. His genuine empathy with the situation was quite unexpected. I always imagined insurance to be a pretty unemotional vocation!
>
> David, a Motor Fleet customer

Having an injury claim made against your business or one of your drivers is likely to be stressful. Our in-house claims investigators are here to smooth the process and support you every step of the way. Here's what you can expect.

Step one: We'll assign you a claims investigator

For us to decide whether to defend or settle the claim, we need to understand exactly what happened. Our in-house team of claims investigators will contact you and arrange either an in-person visit or a virtual inspection, depending on the requirements of your case.

In certain circumstances it may be one of our partner loss adjusters carrying out the investigation on our behalf.

Regardless as to whether it's one of our in-house investigators or one of our partners, the team has excellent knowledge of the UK legal system, case law and the evidence that's needed to defend a claim. So we're really well placed to support you through the claim.

Step two: How to prepare for our visit

We'll let you know who we'd like to meet and the documents that we're likely to need. Before we visit, it would be helpful if you could put together some information, like:

- accident records
- CCTV footage
- risk assessments
- any internal management or health and safety investigation reports
- the injured employee's HR file, training records and wage details.

Step three: We'll visit you

The visit is likely to take around an hour, though it could be longer. During the visit, we'll:

- ask some general questions about your business, like your turnover, how many employees you have, and your processes
- talk about the person who was injured and their employment history
- have a look at where and how the accident happened
- speak to any witnesses, as well as the senior management team and health and safety officer, if you have one
- take photos and/or videos, if you're happy for us to do this.

Before we leave, we'll tell you our thoughts on the accident and your legal liability. We'll let you know what to expect next, and give you our contact details in case you have any questions.

Step four: We'll progress the claim

Next, we'll fill in a report for our claims team, with everything we've found and what we recommend.

Our claims team will then get in touch to let you know what we've decided. If we find that you're not at fault, we'll defend the claim. And if we feel that you're likely to be liable, we'll pay the claim. Whatever we decide, we'll explain exactly what will happen next, and when.

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