

Insurance Claims Against the Council

If you believe that:

- your property or possessions have been damaged or
- you have suffered an injury which you believe is the Council's fault

then you may be able to make a claim against the Council for the losses you have suffered.

Making a claim

If you wish to make a claim you will need to complete an Incident Report Form. Details regarding how to return your completed claim form are also shown on the form.

Please remember that Council employees are not able to either admit or deny negligence. Negligence is decided by the Council's insurers. They will decide if the Council has been at fault or not.

The Council does not deal with accidents that have happened because of the state of the roads or footpaths. These are the responsibility of Cambridgeshire County Council.

If you have a claim relating to these please contact Cambridgeshire Highways:

Tel: 0345 045 5212 / Email: www.cambridgeshire.gov.uk/transport/roads/highways

What happens after you make a claim?

When your claim is received it will be dealt with by the Council's insurance section. They will send you a claim number and details of the insurance company dealing with your claim.

Please quote the claim number whenever you contact the Council or the insurer.

The Council will investigate your claim and pass all relevant information to its insurer who will review your claim form and the information that the Council has provided and decide whether or not the Council is at fault.

If your claim is for personal injury, our insurer may ask for permission from you to approach your Doctor for a report regarding your injury.

If your claim is for damage to your property, our insurer will ask you for original purchase receipts, and/or estimates for replacement or repair of the property.

If our insurer thinks that the Council is responsible, they will send you an offer of compensation in writing. They will tell you what you need to do to accept the offer.

If our insurer decides that the Council are not at fault, they will write to you and explain why. If you wish to discuss their decision with them, you should speak to them directly. Details of the person who is handling your claim will be shown in the letter.

Please remember that any time during the claim process you can seek independent legal advice.