

## Public And Products Liability Claims Procedure

**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 Austral 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*

.....

*This is receiving our attention.*

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