



# Insurance Claims Procedure

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<b>Owner:</b>	Michaela Loughlin	<b>Job Title:</b>	Head of Compliance & Improvement
<b>To be issued to: (check as needed)</b>			
<input checked="" type="checkbox"/> Board of Management <input type="checkbox"/> All Staff <input checked="" type="checkbox"/> ET/SLT <input checked="" type="checkbox"/> Head Office Managers <input type="checkbox"/> Head Office Staff <input type="checkbox"/> Finance <input type="checkbox"/> Housing <input checked="" type="checkbox"/> Asset <input type="checkbox"/> ICT <input checked="" type="checkbox"/> H&S		<input type="checkbox"/> OD <input checked="" type="checkbox"/> Compliance <input type="checkbox"/> All Care & Support <input checked="" type="checkbox"/> C&S Managers (RM, OM, CSM) <input type="checkbox"/> C&S Staff <input type="checkbox"/> Contractors <input type="checkbox"/> Agency Staff <input type="checkbox"/> Unite the Union <input type="checkbox"/> Employee Voices Group <input type="checkbox"/> Other: _____	
<b>Method of Delivery (check as needed)</b>			
<input checked="" type="checkbox"/> Learn Pro <input checked="" type="checkbox"/> Board Portal <input type="checkbox"/> Line Manager to Share (e.g. Agencies)		<input type="checkbox"/> Policy Owner to Notify (e.g. Contractors) <input type="checkbox"/> Other: _____	
<b>Stakeholder Consultation Completed (check as needed)</b>			
<input type="checkbox"/> Board of Management <input type="checkbox"/> All Staff <input type="checkbox"/> ET/SLT <input type="checkbox"/> Head Office Managers <input type="checkbox"/> Head Office Staff <input checked="" type="checkbox"/> Finance <input type="checkbox"/> Housing <input checked="" type="checkbox"/> Asset <input type="checkbox"/> ICT <input checked="" type="checkbox"/> Health & Safety		<input type="checkbox"/> OD <input checked="" type="checkbox"/> Compliance <input type="checkbox"/> All Care & Support <input checked="" type="checkbox"/> C&S Managers (RM, OM, CSM) <input type="checkbox"/> C&S Staff <input type="checkbox"/> Contractors <input type="checkbox"/> Agency Staff <input type="checkbox"/> Unite the Union <input type="checkbox"/> Employee Voices Group <input type="checkbox"/> Other: _____	

## Version Control

Date	Owner	Version	Reason for Change
March 2024	Michaela Loughlin	4.0	Cyclical review
April 2017	John Rankin	3.0	Cyclical review

## Summary of Changes

Section	Change
All	Reference number changed from G51 to G18a to align with Insurances Policy G18
All	Moved procedure over to new format/template
All	Job title changes: Health & Safety Adviser to Health & Safety Manager Head of Property Management to Senior Property Services Officer Head of Quality & Compliance to Head of Compliance & Improvement
All	Bruce Stevenson changed to Howden (Insurance Broker)
All	ARK changed to Ark
All	Service Users changed to Supported People
All	Cheque changed to Bacs payment
All	Incident report form changed to Property Claim Form on Appendix 4.
8.1	Senior Leadership Team changed to Leadership Team
2.0	Insurance Claims Awareness session added under Learning & Development
6.0	Incorporated AMG18a. AMG18a now becomes redundant



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# Insurance Claims Procedure

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## 1.0 Introduction

This procedure details our arrangements for identifying and submitting claims under our current insurance policy. The current responsibility for ensuring that a claim is initiated and followed up etc. lies with the following:

## 2.0 Learning & Development Requirements

All relevant employees are required to attend an Insurance Claims Awareness session conducted by Arks Insurance Broker. These sessions are arranged periodically.

## 3.0 Notification of potential claims

As part of the arrangements with our current insurers, each quarter the Health & Safety Manager will review the accident/incident statistics and will identify those which may possibly result in future claims, in particular from members of staff. The Health & Safety Manager will also identify any incidents which require to be reported to the Health and Safety Executive in terms of the Reporting of Injuries, Diseases or Dangerous Occurrences Regulations 1995.

The Head of Compliance & Improvement will submit details of Ark's quarterly accidents/incidents to our current insurance agents, Howden, in the agreed format, and will respond to any requests for additional information etc.

The Head of Compliance & Improvement will ensure that any other occurrences, which are not reported as incidents, but which are for example reported as 'exceptions' through Ark's exception reporting process, and could potentially result in an insurance claim, are reported to our insurance agents, and will respond to any requests for additional information etc.

## 4.0 Claims by or on behalf of Supported People

Claims by or on behalf of supported people will generally result from an actual or alleged 'lack of duty of care', for example where the supported person has an accident which may result in injury.

Such claims may involve other departments apart from Care and Support, for example if a contributing factor was the failure or delay by Asset staff to arrange for a repair to be carried out.

In Care Homes or Housing Support Services, supported people may also claim for loss or damage to personal belongings, up to a total of £1,500 per individual.

Any claim by or on behalf of a supported people will either be received directly by the Director of Care and Support or be forwarded to the Director of Care and Support by the Chief Executive or a Care and Support Manager.

On receiving notification of a claim, the Director of Care and Support will:

- email brief details to our current insurance agents together with a scanned copy of any correspondence received (in the absence of the Director of Care and Support the Head of Compliance & Improvement will ensure that our agents are notified);
- follow up the email with the original of any correspondence received;
- liaise with the relevant Care and Support Manager to begin an investigation into the claim, e.g. reviewing the current electronic Good Life Support Plan / R & V and any relevant Risk Management Plans, obtaining staff reports and statements etc.

#### 4.1 Claim is supported by insurers

Where it is agreed that the claim is covered by the current policy Howden will advise the Director of Care and Support what information etc. they require. Howden will also inform the current insurers who will normally, in the first instance, instruct an Investigator to investigate the incident with the Director of Care and Support.

Further action will depend on the outcome of investigations, and on legal advice and advice from our insurers regarding the settlement of the claim.

Where a claim has been lodged in court and there are specific deadlines to be met in terms of responding, providing information etc., the Chief Executive and Director of Care and Support will jointly ensure that we meet such deadlines.

Where court action is raised, our insurers will normally instruct solicitors to act on their behalf.

Where a claim is successful, our insurers will pay the agreed amount to the individual(s) concerned and will meet all other costs incurred.

#### 4.2 Claim is not supported by insurers

Where our insurers advise that they will not support the claim, the Chief Executive will arrange for Ark's solicitors to be notified and will liaise with them and the Director of Care and Support regarding the handling of the claim.

Where it appears that the claim should be met in full or in part, the Executive Team will submit a recommendation to the Board of Management who will make the final decision.

The Finance department will action any decision regarding payment and will ensure that the details are coded correctly to the relevant expenditure heading.

## 5.0 Claims by or on behalf of members of staff

Members of staff will usually have up to 3 years from the date of the alleged incident/accident to submit a claim for compensation for injury and up to 5 years to submit a claim for damaged personal belongings.

Claims may be notified either through the lodging of a writ in the Sheriff Court or High Court, in writing from a Solicitor acting on behalf of the member of staff, or by a member of staff writing directly to us.

Claims from or on behalf of members of staff will be received by, or forwarded to, the Director of People and Organisational Development. On receipt of a claim the Director of People and Organisational Development will:

- email brief details to our current insurance agents, together with a scanned copy of any correspondence received.
- follow up the email in writing together with the original of any correspondence received.
- liaise with the relevant Manager(s) and staff to begin an investigation into the claim, e.g. reviewing training records, obtaining reports and statements etc.

## 6.0 Claims regarding damage to Ark property

Any damage to Ark property should be reported to the Customer Service Advisor who will record the details on Rubixx under the insurance contract code and allocate to the relevant Officers work tray on Rubixx to determine whether the damage is covered by our current insurance policy, e.g. it is the result of a fire, flood or vandalism etc.

Where the damage is an insured item, the allocated Officer will notify our insurance agents of the pending claim. Our agents will allocate a claim reference number and will advise whether an Assessor is to be involved in examining the damage, before work is instructed. Full details of the process are available on Appendix 1.

Emergency repairs will be notified by phone, followed up by the insurers' Incident Report Form. Non-emergency repairs will be notified by submitting the Property Claim Form on Appendix 4.

When raising works orders the Customer Service Advisor will ensure that the 'insurance' field is selected and the insurance expense code is allocated, so that Finance staff may allocate the costs to the appropriate expenditure heading. Following satisfactory completion

of the work and payment of contractors' invoices, the Customer Service Advisor will submit copies of the initial estimates and the final invoices to our insurance agents with a covering letter, ensuring that all submissions are identified with the relevant claim reference number. Estimates should be approved by insurers before work is instructed wherever possible.

Where required, the relevant Officer will provide reasons for any difference between the initial estimate and final cost. There may also be discussion between our agents and Ark regarding details of the claim, before a final amount is agreed.

Following final agreement on the claim, our insurers will normally reimburse Ark by Bacs payment with a covering letter. The Finance Assistant will process the Bacs payment in accordance with the 'Receipt of Income' procedure, ensuring that the payment is coded correctly so that it can be allocated to the correct income heading in the accounts. Finance to code income to correct expenditure.

The insurer's email will be sent to the Customer Service Advisor, who will add it to the relevant filing cabinet within Rubixx.

## 6.1 Identifying and reporting a claim

Any damage to Ark property should be reported without delay to the Customer Service Advisors.

Where the damage is serious and likely to result in an insurance claim, the relevant Officer will arrange to inspect the damage as quickly as possible, to identify any emergency repairs required and whether the damage is covered by our insurances, i.e. is the result of fire, flood, explosion, vandalism etc.

Where required, the relevant officer will check with the Head of Finance or designated Management Accountant whether a particular type of damage is covered by our insurances.

It will also be important to identify whether the repair costs should be recharged to the tenant because of negligence or vandalism etc., or whether the damage was caused by a 'Third party', for example a leak from a flat above damaging a tenant's ceiling.

Where the damage is covered by our insurances, the relevant Officer will notify our insurance agents of a pending claim. At the same time the officer will:

- open a new folder under the property address in the Insurance Claims folder, for all correspondence etc. produced on the system.

Where emergency repairs are required, notification to our agents will initially be by phone, to confirm that repairs may go ahead. The officer will follow up the verbal notification by

completing the agents Incident Report process (Appendix 1). The form will be signed off by either the Asset & Compliance Manager or the Head of Finance prior to submission.

Where the work required is non-urgent, the officer will complete the Property Claim Form on Appendix 4 for signing and submission before arranging for any repairs to be carried out. The insurance agents will advise whether:

- a Loss Adjuster (Assessor) needs to be involved in assessing the damage and likely costs of repair, before any works orders are issued, **or**
- an Assessor will not be involved, but estimates or quotations should be obtained and submitted to the agents for approval before any work is carried out, **or**
- repairs may be carried out without first obtaining estimates.

Where an Assessor is involved, the Asset & Compliance Manager/Officer as appropriate will obtain cost estimates or quotations. The officer will submit these to the Assessor for approval, before any work is carried out.

## 6.2 Processing repairs and finalising a claim

Following agreement that repairs may be carried out, the relevant Officer will open a new Buildings Insurance Claims Control Sheet to track the progress of the claim.

The officer will update the Claims Control Sheet at each stage of the process.

When processing works orders on Rubixx the Officer will ensure that the 'Insurance' field is selected and the Insurance expense code is allocated, so that the details may appear in relevant reports and Finance staff may allocate the costs to the appropriate expenditure heading.

Following satisfactory completion of the work, including the required post-inspection(s), and the payment of invoices in accordance with current authorisation procedures, the relevant Officer will submit copies of the initial estimates/quotes (where obtained) and of the final invoices to our insurance agents with a covering letter (Appendix 3). The Officer will ensure that all submissions are identified with the relevant claim reference number.

Where estimates/quotes were obtained, and the final cost is higher than originally estimated, the contractor will have to provide a written explanation for the difference. This explanation will be included in the submission to our insurance agents.

Where an Assessor was involved in agreeing estimates, the final invoice(s) etc. will be sent to the Assessor for approval and passing on to our insurers for payment (Appendix 4).

If required, the Asset & Compliance Manager or relevant officer will respond to requests for additional information etc. from our agents, liaising with colleagues as appropriate, until a final settlement amount is agreed.



## 6.3 Payment of the claim

Payment of the agreed amount will normally be made by Bacs payment with a covering letter from our insurers. The Finance Assistant will process the Bacs payment in accordance with current income procedures, ensuring that the payment is coded correctly so that it can be allocated to the correct income heading in the accounts.

The Finance Assistant will pass a copy of the letter to the relevant Officer who will complete the Claims Control Sheet with the payment details. The Officer will file the papers, correspondence etc. relating to the claim in the Insurance Claims folder.

All copy letters and any other documentation produced on the system will also be saved in the Insurance Claims folder under the relevant year and property address.

## 7.0 Other claims

Other claims, such as for loss/theft of Ark equipment, business interruption, or claims by tenants, will be dealt with by the Head of Compliance & Improvement.

In the case of loss/theft of equipment, the Head of Compliance & Improvement will liaise with the relevant staff to obtain the reports etc. required for completing and submitting the relevant claim Form.

In the case of business interruption costs, the compiling of reports and cost details will be dealt with by the relevant Directors/Managers. Thereafter the Head of Compliance & Improvement will complete and submit the Report and liaise with our agents regarding any queries etc. on the amount(s) claimed etc.

Following agreement on a claim the insurers will normally reimburse Ark by Bacs payment with a covering letter. The Finance Assistant will process the Bacs payment in accordance with the 'Receipt of Income' procedure ensuring that the payment is coded correctly so that it can be allocated to the correct income heading in the accounts.

## 8.0 Implementation and Review

### 8.1 Implementation

All members of the Executive Team and Leadership Team, is responsible for ensuring that this procedure is implemented by all staff concerned and as appropriate, will ensure that summary details of each current claim by a Supported Person, member of staff or other party against Ark are reported to the Senior Leadership Team and thereafter to the Audit Sub-Committee and Board of Management as part of the 'Exceptions' reporting arrangements.

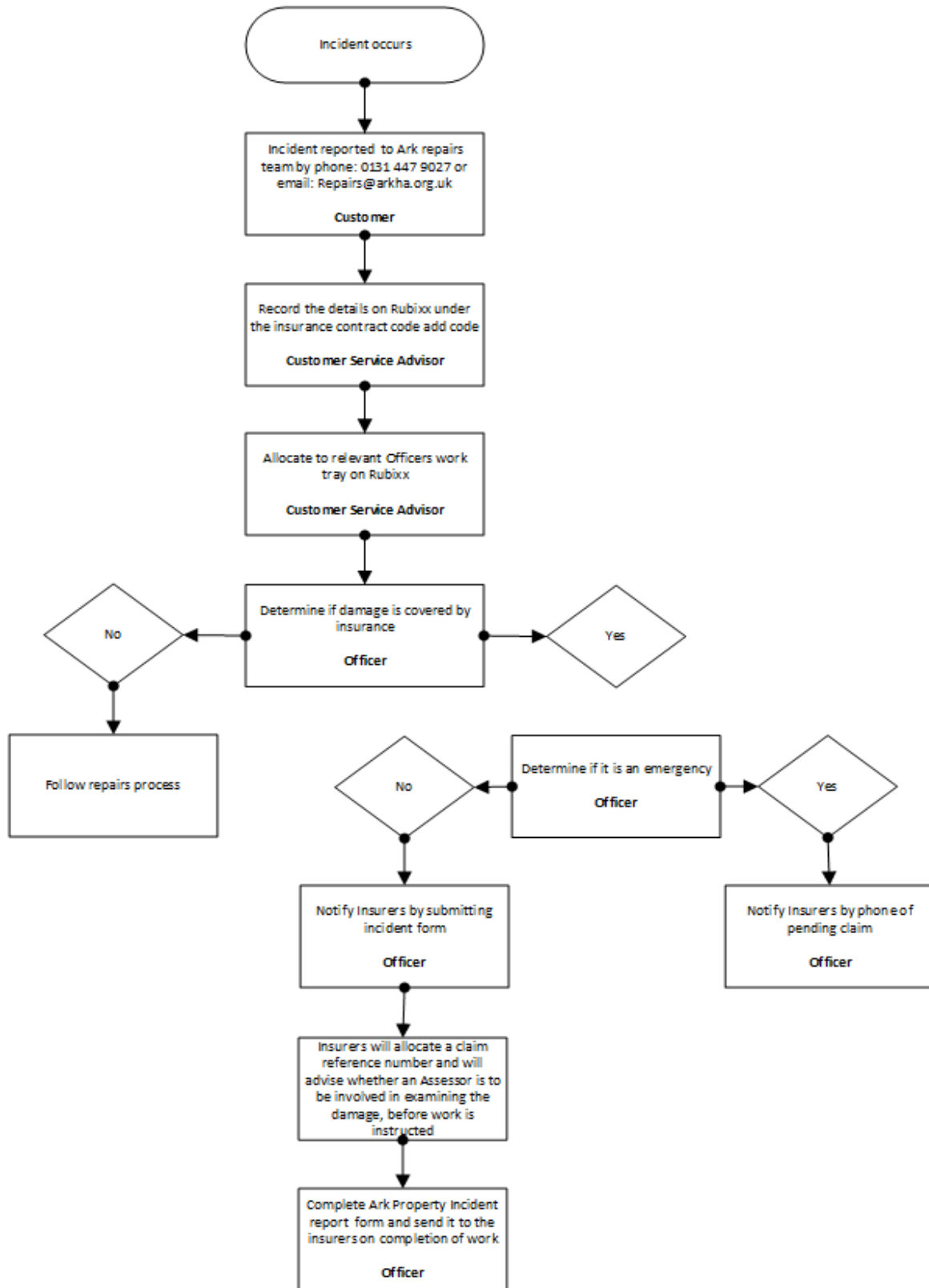
## 8.2 Review

The Head of Compliance & Improvement will monitor claims via a monthly claim report received from Arks Broker and will update Ark's claims lessons learned action tracker identifying associated risks within the Corporate Risk Register.

The Head of Compliance & Improvement will ensure that this procedure is reviewed at least every three years.

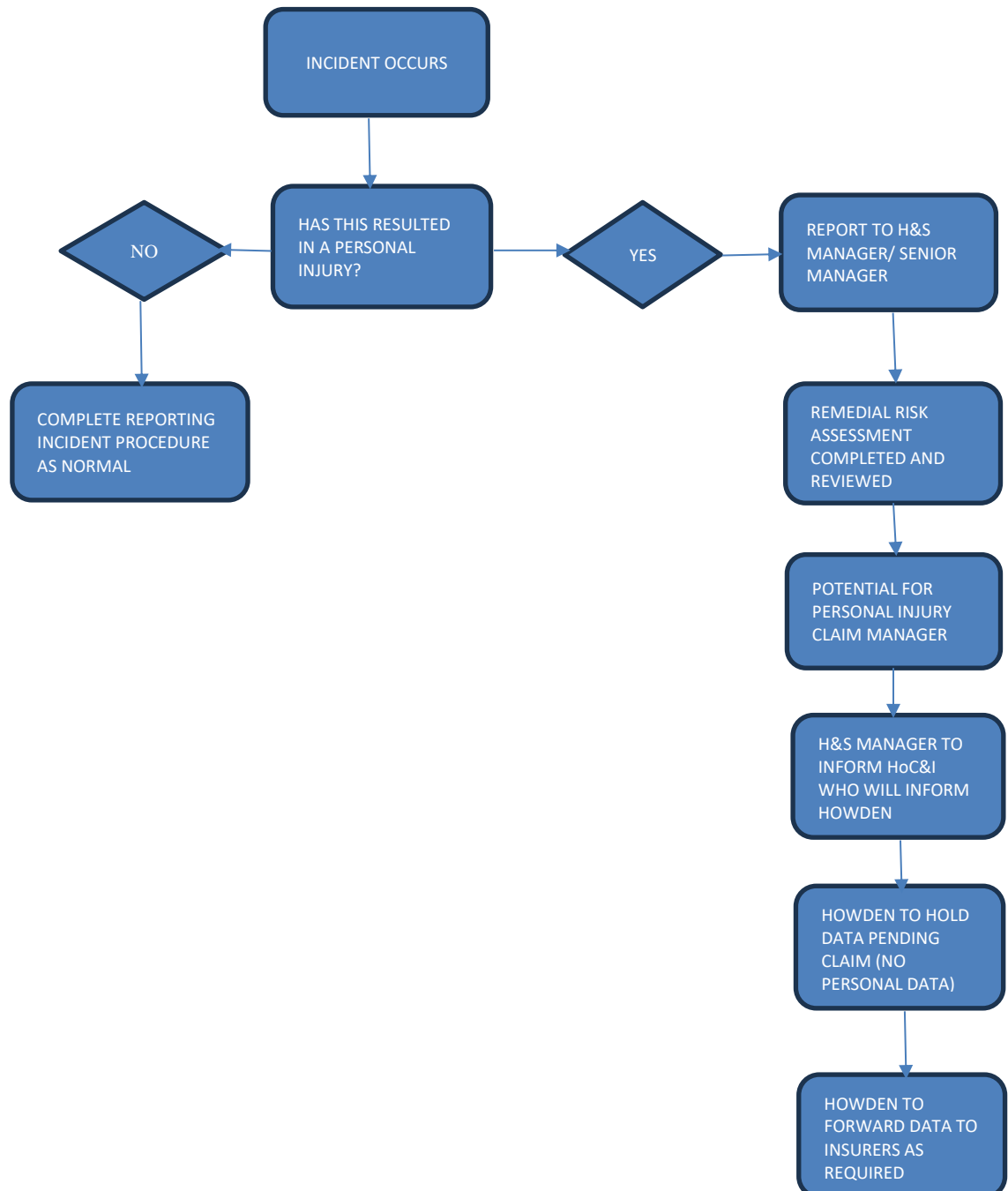
## Appendix 1

### Asset Management Incident report process



## Appendix 2

### Care & Support Incident process



## Appendix 3

### Final Invoice letter template

**SAMPLE**

Ref:

Date

Name  
Address  
Address  
Town  
Postcode

Dear Salutation

**Insurance Policy: [Policy Number]**  
**Damage to XXXX Claim: ([Property Address])**

Please find enclosed copies of the following relating to the above claim:

- initial estimate(s) [*Delete if not applicable*]
- final invoice(s) from – [*List contractor(s) and amount(s)*]
- explanation from the contractor for the difference between the initial estimate and final cost [*Delete if not applicable*]

Please can you process as a claim against Ark's Buildings Insurance Policy.

If you have any questions about the attached information, please contact me.

Yours sincerely

Name  
Officer

## Appendix 4

### Social Housing Property Claim Form

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Please complete as fully and as accurately as possible and return to [claims.scotland@howdeninsurance.co.uk](mailto:claims.scotland@howdeninsurance.co.uk) or alternatively post to the address noted at the bottom of this page.

Housing Association Name:

Policy Number (shown on your policy schedule):

Address where incident/damage occurred:

Is the property occupied? If no, please confirm date last occupied:

Please confirm type of occupancy:

Please confirm key contact for discussing claim:

Name: Telephone: Email:

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#### 1. Circumstances

Date of Incident: Time:

Date discovered: Discovered by:

Please give a brief description of what has happened including full details of damage caused:

#### Theft / Malicious Damage Claims Only

**It is important to note that any claims relating to theft or malicious damage must be reported to the Police for the claim to be considered. Include a copy of the incident slip where possible.**

Date Reported: Crime Ref No.: Police Contact Details:

#### 3. Details of Claim

Describe what is being claimed/rooms affected	Estimated cost of repair/replacement

#### 4. Declaration

**If you make a claim which is in any way fraudulent, unfounded, or exaggerated, or make a false declaration, all benefit under this policy will be forfeited**

I/We declare that all answers are true and complete. I/We hereby claim for the loss or damage as set out above.

I/We understand that you may seek information from other insurers to check the answers I/We have provided.

Digital  
Signature (name)

Date

**Howden Insurance Brokers is registered in Scotland, Registered Office: 76 Coburg Street, Edinburgh, EH6 6HJ. Registered No. 207315**

### Howden Service Standards

- A High quality efficient and helpful service
- We aim to respond to new claims on the same day of receipt
- We will validate intended claims and provide advice/guidance in relation to policy cover
- We will assist with the presentation of claims to insurers in a timely manner

### What you should do in the event of a claim

- Take any action necessary to mitigate ( prevent) further loss and/or damage
- Gather appropriate information, complete claim form and make immediate notification of claim to BSIB Ltd.
- Arrange for resulting damage to be assessed and detailed estimate(s) to be prepared for consideration – these should always include a breakdown of costs between labour/materials
- In the event of damage to contents, you must notify the appropriate contents insurer as this policy provides cover in relation to buildings only
- **Never** accept or discuss any liability in relation to any incident occurring

### Howden Claims Department Contacts

General enquiries may be submitted to [claims.scotland@howdeninsurance.co.uk](mailto:claims.scotland@howdeninsurance.co.uk), alternatively the primary contacts for property damage claims are undernoted for your convenience.

- |                  |              |               |
|------------------|--------------|---------------|
| • Agnes Farrelly | Direct Dial: | 0141 354 4498 |
| • Gemma Daniels  | Direct Dial: | 0141 354 2891 |
| • Stacy Barrett  | Direct Dial: | 0141 354 2899 |

#### **Correspondence Address:**

**Howden  
Claims Department  
76 Coburg Street  
Edinburgh  
EH6 6HJ  
Tel: 0131 553 2293  
Fax: 0131 554 8324**