

# Leisure Claims



**At PIB Insurance Brokers we understand the impact that a claim can have on your business.**

**Our dedicated claims team is experienced in handling leisure claims and, will provide you with practical support and advice throughout the claim process.**

Claims for the leisure industry can arise from numerous sources including:

- > A visitor to one of your attractions sustains injury whilst alighting it
- > An employee slipping on a spillage and sustaining an injury
- > Fire damage to your premises caused by cooking facilities
- > Storm damage to walls, resulting in them falling on a visitor's vehicle and causing damage

Once you become aware of an incident which could rise to a claim, it is important you notify our dedicated claims team immediately. Many of the claims which arise result from injury to an employee or third party, and they will require the following information:

- > CCTV footage of the incident
- > An internal investigation report into the incident
- > Photos taken, including of the injury and what caused it
- > Witness statements, including the person to whom the incident was reported
- > Relevant risk assessments completed
- > Accident report form

The sooner insurers are aware of an incident, the sooner they can start investigating and, if necessary, prepare a defence. You should never admit that you were at fault for the damage/injury caused, or make an offer to settle, without instruction from your insurer. This could affect their ability to manage the claim on your behalf and impact the potential level of recovery you may make under your policy with them.

The key to defending such claims is to ensure that there is comprehensive documentation available therefore, it is imperative that all training records, maintenance records and risk assessments are kept up to date.

