

Rejected Claims

If the Council rejects your claim, you will receive a letter explaining why. If you wish to discuss the decision further, please contact the Claims Handler directly.

You are of course entitled to seek legal advice at any stage of your claim.

Accepted Claims

When all the evidence has been collected, the Council will put forward an offer in writing, which they consider to accurately reflect an appropriate level of compensation.

Again you can seek legal advice at any stage of your claim.

Contact Details

If at any stage of the claims process you wish to discuss any part of the process further, please call the Claims Handler directly, write to them at the address below or contact them via email at:

insuranceteam@Croydon.gov.uk

Croydon Insurance Team contact address is:

**Croydon Council
Resources Department
Finance & Assets Division
12th Floor, Zone A/B
Bernard Weatherill House**

Liability Claims Advice & Procedure



**Croydon Council
Insurance Team**

You are making a claim against Croydon Council. The basis for the claim is that there has been fault on the part of the Council and it is therefore necessary for you to prove that the Council has been negligent in Civil Law. There is no automatic entitlement to compensation, and just because an unfortunate incident has occurred, it does not necessarily mean the Council can be held responsible.

Fraud prevention and detection

London Borough of Croydon passes information to the Claims and Underwriting Exchange Register, run by CRIF Decision Solutions Ltd and (where appropriate) the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI).

In order to prevent and detect fraud, we may share information about you with other organisations including the Police, conduct searches about you using publicly available databases, check and/or share your details with fraud prevention and detection agencies and undertake credit searches.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement

agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering.

Procedure for claims involving Croydon Council.

The Insurance Team will acknowledge your claim and with the information you have provided, begin an investigation.

Claims are always investigated as quickly as possible. The procedures relating to civil law allow a period of 3 months to investigate and to advise a decision as to whether the Council will accept your claim or repudiate it. You will therefore receive a letter within 3 months, accepting or rejecting your claim.

In the meantime, if you would like to submit further evidence to substantiate your claim, please forward the evidence to the Council as quickly as possible, quoting the claims reference number. This should include photos of the defect or damaged property, as well as invoices and receipts with regard to the damaged property.

Pending any decision on legal liability, and in order to speed up the process and assess the full value of your claim, we may ask you to provide further information, including:

- Full Name
- Date of Birth
- National Insurance Number

It would assist us if you could provide this information with your initial claim documents.

If the claim is for damage to your property, the Council will require you to supply the original receipts (if available) and /or replacement estimates, as well as details of the age of each item being claimed for.

Please note that any offer made for damage to property will be on an indemnity basis, rather than a “new for old” basis, and a deduction will be made for wear, tear and depreciation.

If your claim is for an injury, medical evidence will need to be gathered. The Council will forward a form of authority for you to sign, for the release of a medical report and the GP/ Hospital and Medical Notes.

Please note, the time it takes for us to receive such a report/ documents can vary, and is something the Council has no control over, other than to issue regular reminders.

You can of course follow this report up yourself with your GP/Hospital.

Once all the investigations are complete, your claim will either be accepted or rejected, depending on whether there is any legal liability attaching to the Council.