

# Environmental Services

## **Policy on Insurance Incidents - Environmental Services**

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The following is Harrogate Borough Council's (HBC) Environmental Service Unit's policy on dealing with insurance incidents.

### **1. Incidents may include:**

- Damage to property (including vehicles)
- Items removed or taken accidentally
- Personal injury

### **2. Procedure for reporting incidents:**

- The initial information is to be logged via the Councils' Customer Services Team to enable an investigation by Council Officers to commence.
- The customer needs to write into the Councils Insurance Officer with full details of incident (i.e. date, time, location, witnesses, what happened) together with details of why the customer is pursuing the claim against the Council. Quotes (minimum of 2) for any repairs. Photographic evidence should be included where possible.
- This information (without accepting liability) will be confirmed in writing within 2 working days by the Council's Insurance Officer.
- The Council cannot accept liability for any incident. This decision is made by the Councils Insurers.
- It may take up to 21 days to respond to the initial insurance claim. Requests for urgent assistance must be made to the Councils' Insurance Officer.