

Claims Guidance for Brokers

Any policy requires the insured to report claims “without unreasonable delay” (the majority of our policies require a claim to be reported within 14 days). Most of our policies permit direct reporting of claims by the insured to the insurer, although as the insured’s broker, you may want to be involved. Note that it must be you or the insured that reports the claim, not the third-party. By the time a third-party reports a claim, delay has already occurred and solicitors have generally been appointed.

Please note that our policies do not cover death or injury arising out of the use of a vehicle on the road.

REPORTING A CLAIM TO RSA

In most cases you or the insured can report the claim over the telephone. When reporting the claim, you or the insured should provide the scheme reference shown on the schedule together with the business or company name and the policy number. The policy number, which is prefixed “PVG”, is generally shown on the first page of the schedule.

When reporting the claim, in addition to the policy and scheme number, please try to have the following information to hand:

- Your name and contact details (ideally, including telephone number and email address);
- The name of the person making a claim against the insured (if any);
- The date the loss occurred;
- Brief details of what happened;
- Your estimate of the value of the claim.

If items have been stolen the insured must report it to the police and provide us with the crime reference number.

If the insured has bought Freight Liability or Goods in Transit cover

The insured should complete the claims form and email it, along with a copy of the policy schedule and photos of the damage, to provego.claims@uk.rsagroup.com. **CLICK HERE** to download the form.

T: 0161 235 3876 (office hours)

M: Freight Liability Claims Department, RSA, 17 York Street, Manchester, M2 3GR

Please note that RSA’s Freight Liability team will not respond to claims reports that come from the insured’s customer. The report must be made either by the broker or by the insured. RSA’s typical response time is five working days subject to them receiving a fully documented claim.

If the insured has bought Liability cover

To report a claim for damage to third-party property:

T: 0800 294 7539

E: liabilityclaims.manchester@uk.rsagroup.com

M: RSA Group, TPPD Claims, PO Box 256, Wymondham, NR18 9DQ

To report a claim for injury to any person including employees:

T: 0161 235 3737

E: rsacare.manchesterliability@uk.rsagroup.com

M: RSA Group, RSA Care, PO Box 256, Wymondham, NR18 9DQ

If the insured has bought Property cover

To report a claim:

T: 0345 300 4006

E: promise.propertyclaims@uk.rsagroup.com

M: RSA Group, Property Claims, PO Box 256, Wymondham, NR18 9DQ

You can also call RSA's advice helpline on 0345 078 7543.

REPORTING A CLAIM TO ACCELERANT

When reporting the claim, you or the insured should provide the business or company name and the policy number. The policy number, which is prefixed "PVG", is generally shown on the first page of the schedule.

T: 0345 605 0871

E: provegoclaims@uk.sedgwick.com

REPORTING A CLAIM TO CHINA RE OR CHAUCER

You or the insured should complete the claim form and send it, along with any photos of the incident, to claims@provego.co.uk **CLICK HERE** to download the form.

REPORTING A CLAIM TO AXAXL

You or the insured can report the claim over the telephone. Notification should include AxaXL's policy number, prefixed CRC (for Cargo) or VX (for Freight GIT), together with the business or company name.

T: 0345 604 9726

E: UKCargoclaims@axaxl.com

M: AXA XL Cargo, PO Box 76, Cardiff, CF11 1JX