



AXA Commercial Claims – Liability Claim Notification Guidelines

Our research shows that the average notification delay for a liability claim is approximately six months. Such delays can lead to missed opportunities that may significantly increase claims costs.

For example:

- Difficulty in gathering detailed witness evidence due to fading memories over time.
- Lost opportunities to engage a rehabilitation expert promptly.
- Challenges in inspecting property damage.
- Inaccessibility of contract documentation.

When a claim HAS been received

Injury and Property Damage:

- All incidents involving a formal claim against the policyholder must be reported immediately to AXA.

When a claim has NOT yet been received

Injury:

Incidents involving employees or third parties that include any of the following are, in our experience, likely to lead to a formal claim and should be reported to AXA immediately:

- Injuries resulting in absences from work of seven days or longer.
- Injuries involving a minor (individuals under the age of 18), excluding insignificant bumps and bruises.
- Head injuries, excluding minor bumps and bruises.
- Fatal incidents.
- Events requiring ambulance attendance.
- Hospital treatment, whether as an inpatient or outpatient.
- Fractures or amputations.
- Accidents where either the police or the Health and Safety Executive (HSE) have been notified or are investigating.

Property damage:

- Report all incidents resulting in damage that could potentially lead to a claim, regardless of the policyholder's perceived liability.

Get in Touch

For more information, please reach out to your Claims Relationship Manager or AXA Representative.

Need to make a Liability Claim?

Injury Claims

New claim notification:

liabilityclaims.ins@axa-insurance.co.uk

Existing claims:

boltonliabilityclaims.ins@axa-insurance.co.uk

Telephone Number: 0370 900 0867

Public Liability Property Damage

New & existing claims:

plpdliability.ins@axa-insurance.co.uk

Telephone number: 0370 900 0867