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Reporting a claim



Last Modified September 02, 2016

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Reporting a hazard / defect

If you notice a hazard or defect, you should report it to us as soon as possible so we can inspect the area and, if necessary, make it safe.

For issues relating to roads or pavements you should contact [Hertfordshire County Council's highways fault reporting system](#).

For information about highways compensation claims please see [Hertfordshire County Council - Highway Insurance / Compensation Claims](#).

If you believe that an accident or loss that you have suffered occurred as a direct result of our actions or negligence and wish to make a claim, you should write to [the finance department at our Civic Offices](#) or email: insurance@hertsmere.gov.uk

A letter of claim should contain as much information as possible, but at the very least:

- Your name
- Your address
- A detailed description of the incident location. Photos and / or a plan can assist
- The incident date
- The circumstances
- The reason(s) why you hold us responsible
- Details of the loss / damage / injury

You can expect an acknowledgement within 21 days, and a decision on liability within a further 90 days following an investigation.

Portal claims

Solicitors should register their claim through the claims portal with our Public (and Employers') Liability Insurer Zurich Municipal, using policy number QLA-19H072-0173 and Portal ID C00108.

Please send a copy of the Claim Notification Form to us [at our main offices](#).

That there is no automatic right to compensation, and it will be necessary for you to demonstrate that Hertsmere Borough Council is liable, i.e. has acted negligently, and that you have suffered an injury or loss. Accidents do happen, and we cannot always be held responsible.

Although we will be fair and honest and will treat claimants and solicitors in the same manner, pursuing a liability claim can be complicated and occasionally protracted. You may wish to seek legal advice and consult a solicitor (check fees and conditions beforehand) or the [Citizens Advice Bureau - Advice Guide](#).

We and our insurers take fraud very seriously. We reserve the right to share information with other local authorities, insurance companies and certain other bodies, and will prosecute when fraud is detected.

Personal data provided to us will be recorded and passed to insurance companies, solicitors or loss adjusters as appropriate. Periodic reviews take place and data is not retained unnecessarily. Your data will not be used for any purpose other than handling of your claim, the prevention and detection of fraud, and checks for repeat claimants.

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