

Personal injury claims

Information about settling personal injury claims



The handling of your personal injury claim

Unfortunately, you suffered an injury in which our insured was involved. We are very sorry that this has happened to you and wish you well during your recovery.

It is likely that you are not familiar with the handling of personal injury claims, but you do desire clarity. Therefore, we have compiled this brochure. In this we explain the course of the claim settlement, and you can read with whom you may come into contact.

What does the settlement of your claim look like?

Step 1 – Determining liability?

Firstly, it needs to be determined what has occurred. This can be done based on your statement, the statement of our insured or an investigation carried out by an expert. Based on this, we determine who is liable for the incident. Sometimes it could take a while before all necessary documents have been collected.

The investigation might prove that our insured is liable. However, it can also determine that you yourself contributed to the causing of the incident or that our insured cannot be held liable. If that is the case (part of) the damage remains at your own expense.

Step 2 – What is the extent of the damage?

If the liability of our insured has been established, we will then look at the extent of the damage you have suffered because of the accident. The following losses, among others, could be eligible for compensation:

- Medical costs, because you had to pay your deductible;
- Travel costs, if you had to travel to your doctor or hospital because of the incident;
- Loss of work capacity, if you have become unable to work due to the accident which led to loss of income
- Domestic help, if you are not able to carry out domestic tasks because of your injury;
- Compensation for immaterial damages (*smartengeld*), this concerns allowance for grief, sorrow, physical pain and (mental) suffering.

Zurich Insurance Europe AG is the liability insurer of the accused party. We determine and process your liability claim on behalf of the accused party.

What can you expect from us?

Our objective is to unburden you by handling your personal injury claim as quickly and efficiently as possible. However, every personal injury case is different; some take longer than others. Through clear communication we will continue to keep you updated. If you have any questions or if something is unclear, we are more than happy to help you.

What can you do?

To expedite the handling of your claim, we kindly ask you to collect and share any necessary information that can help determine the extent of your damage. Furthermore, we kindly ask you to limit the damages as much as possible. For example, you can do this by following all prescribed medical treatments and complying with reintegration obligations.

Who are you dealing with?

During the handling of your claim, you may encounter the following persons.

Claims handler

The claims handler handles your claim at Zurich. They have regular telephone or written contact with you about your injury, the progress of your recovery, extent of the damage and the handling of your claim. You can contact them with any questions you might have.

Claims adjuster

The claims adjuster collects all information necessary for settling your claim. They assess your damage, discuss your rehabilitation process, and settle your claim or discuss the subsequent steps to be taken. In some instances, a claims adjuster might want to visit you. However, this depends on your personal situation, damage, recovery, and circumstances. You can ask them all your questions, even after the visit.

Medical advisor

In some instances, we need medical information to better assess your injury and recovery. If that is the case, a medical advisor will make a request to obtain all relevant medical information from your doctor(s) and specialist(s).

Because medical data is confidential, we will need your written consent. Only the medical advisor will look at, evaluate, and give advice about your medical situation. This medical advice will be highly confidential. Your privacy is protected both at the medical advisor as with Zurich.

Labor expert

If you are temporarily or permanently unable to work due to your injury, a labor expert will, together with you, examine the options for returning to work. When returning to work is not an option, the labor expert will explore other options together with you.

On the website of The Personal Injury Council (*De Letselschade Raad*) (www.letselschaderaad.nl) you can find guidelines about the handling of personal injury claims such as the direct financial losses and the deadlines for a smooth claims settlement.

Hiring a representative

The process of handling your personal injury claim can be complicated and requires special expertise. You may consider hiring a representative to assist you with handling your personal injury claim. If your injury is severe, we advise you to hire a representative.

The representative acts on your behalf and maintains contact with all parties involved. All our interactions will go through your representative. When liability is acknowledged, all reasonable costs for your representative will be reimbursed by us.

You can find more information and addresses of representatives on www.deletselschaderaad.nl.

Code of conduct

As insurer we signed the code of conduct for handling personal injury claims (*Gedragscode Behandeling Letselschade, GBL*). The code of conduct describes best practices regarding the handling of personal injury claims. The code of conduct applies to serious injury claims. This code of conduct is written with the consultation of victims, working groups and insurers.

You can consult the code of conduct handling personal injury claims on: www.deletselschaderaad.nl/stichting-letselschaderaad/gedragscodes/.

Privacy

We include your personal data in our administration and handle it with the utmost care. This data will only be used for the purpose of handling your personal injury claim. We treat your data confidentially in accordance with the provisions of the General Data Protection Regulation. Organizations we

engage with will also handle your data carefully. You can find our privacy statement on: www.benelux.zurich.com/nl-nl/services/privacy.

Satisfaction survey

In order for us to improve our personal injury process we would like to hear how you experienced our services. After we have closed your file, you will receive an email with some questions. With your answers and explanation, you help us improve the personal injury claims process.

We would appreciate it very much if you complete this questionnaire.

Complaints

We do our utmost to provide you with the best possible service and to settle your claim correctly. Nevertheless, if you are dissatisfied with our service, your claims handler would like to hear about this. If you have any comments about our services, your claims handler would like to hear what you are dissatisfied with. We will explain to you why we acted in a certain way and resolve the situation together. If you and your claims handler cannot resolve your complaint, you can submit your complaint to our management:

Zurich Insurance Europe AG,
Netherlands Branch Attn : the Board
Prinses Margrietplantsoen 65
2595 BR Den Haag



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