

Accident Investigation and Claims Defensibility

As an employer you have responsibilities to employees and non-employees who your organisation may come into contact with.

Despite best efforts, accidents will occur. Whilst it is not always possible to defend all claims, you can take steps to have the best chance of defending any claim that might be brought against your organisation.



Overview and benefits

How you react in the immediate aftermath of an accident can significantly impact your ability to successfully defend claims. And just because an accident has occurred it doesn't mean the organisation is to blame.

Having robust health and safety management systems, accurate documentation and good record keeping can help to prevent accidents in the first place and help organisations be in the best position to defend a claim if they do occur.



Accident investigation and claims defensibility review

This targeted liability review considers the robustness of your arrangements for investigating accidents and defending claims. The assessment will include:

- A scoping/introduction meeting with the risk consultant
- A desktop review of relevant documents such as completed accident and investigation reports and inspection records
- A discussion about your arrangements for investigating accidents and defending claims
- A closing meeting to discuss our findings
- A report outlining our findings and any recommendations for improvement.



Accident investigation and claims defensibility training

This half-day course provides an understanding of the moral and legal obligations to investigate accidents and identify areas where improvements can be made. It can be tailored to incorporate your systems and procedures. The course objectives include:

- Explain the reasons for investigating accidents
- Evaluate the true cost of accidents
- Outline the process for effectively investigating accidents and incidents
- Facilitate an effective investigation
- Understand relevant legislation
- Appreciate the basic concepts of human behaviour
- Gather evidence, analyse information and make recommendations
- Understand court procedure rules, methods for reporting evidence, record keeping and disclosure





Zurich Risk Advisor

Our free-to-use app allows you to undertake a basic assessment of your existing arrangements for managing employee safety at work as well as providing guidance for improvements, and insight on related topics.

[Zurich Risk Advisor](#)



Other services

You might also be interested in:

- IOSH Managing Safely training
- Behavioral safety leadership training
- Employers' liability assessment
- Public liability assessment
- Post-loss review
- Wellbeing health check



For more details on any of our risk solutions, please speak to your usual Zurich contact or email: [**zrs.enquiries@uk.zurich.com**](mailto:zrs.enquiries@uk.zurich.com)

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