

Cancellation of a claims made policy

Before cancelling any policy issued on a claims made basis it is important that you follow the following procedure:

- All incidents noted within accident books that occurred during the period of cover should be notified to the broker and to the underwriter using the letter wording below:

Dear Sirs

Policy Number.....

The above policy is due for renewal on the *date* and I regret to advise you that I have decided not to renew it.

I note that the policy only covers me/us for claims in respect of incidents notified to you during the period of insurance, accordingly I attach a list of incidents that have occurred over the last *number of years/months*.

Please let me know if you require any further details of any of these incidents at this time.

In the meantime could you please acknowledge receipt of this letter and confirm that you accept these incidents as valid notifications under the policy (and that the policy will indemnify me/us).

Thank you for your past consideration under this policy.

Yours faithfully

Name

- It is important that the letter is sent before expiry of the policy.
- Sufficient details of the incidents will need to be given for the underwriter to make a decision that the policy applies.
- The letter should go to the underwriter direct as well as the broker, mentioning which broker the policy is with.
- You will need to keep copies of this correspondence.
- The process must be followed irrespective of whether you opt to take out retrospective liability cover or not.

If you are not sure if you have a claims made policy please contact us on **0345 872 5524**.

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