

The Justitia Claims Process



Your Professional Indemnity policy requires you to notify any claim being made against you, or any circumstance that could give rise to a claim. Notifying a circumstance which might give rise to a claim is important as any actual claim will be excluded from subsequent periods of insurance.

Cover is also available for the defence of a complaint to the Law Society and may be available for any sums or costs awarded against you. As a complaint may give rise to a subsequent civil claim you should consider making a notification – again to protect against it being excluded from subsequent cover.

Once a Member notifies a claim or complaint (this could be by email, telephone or as a proposal alert at renewal) the claims process proceeds as follows:

- Your Aon claims handler may call you if they require further information.
- They will formally acknowledge your notification, providing you with a claim reference, a claim form for completion and general advice on how to proceed whilst we await instructions from the insurers. This advice ensures you do not put yourself in a position where you may prejudice yourself under the policy. This initial acknowledgement also advises that insurers cannot confirm the policy response until they have all the information necessary.
- Aon notifies the matter to the insurers including details of your policy cover, such as limits of indemnity and your policy excess.

The insurers will then advise instructions to Aon, and these will be passed on to you. It is important that you respond promptly to Aon when requested, as Aon acts as your intermediary, and on your behalf, to ensure that the handling of the claim runs smoothly and fairly.

If required, the insurers will instruct a member of our agreed legal panel to assist you in dealing with any claim/complaint. The panel member will contact you and deal with you from that point on. However, if you have any questions regarding any action being taken you can discuss this with your Aon claims handler.

Should a settlement of a claim occur you will be required to contribute your policy excess. Your panel member will instruct you on how this payment is to be made.

Aon claims team:

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