

# Liability advice note

If you wish to put in a **negligence claim** against the council, then please provide **a letter of claim** containing the following basic and relevant information in the first instance. Please ensure that all information you provide is complete and accurate. There are ELEVEN main points that you need to include in your letter. We recommend that you seek professional legal advice, if you are not sure about how to structure your **letter of claim** to us. You may find that you might not be able to include all eleven points shown below. Please do not worry about that, but please ensure that you put in the last point 11 – Declaration and signature.

## The provision of this information does not constitute an admission of liability on behalf of the council.

### RE:

### It does not suggest that that you will automatically receive compensation.

The primary aim of providing this advice note is to identify the problem complained of with a view to taking reasonable steps to rectify defects or identify what we can do to correct them.

**1.** Your details – Please give us your full name, full address and postcode, occupation, daytime contact number (landline number is more preferred). Also tell us whether you are a council tenant, council leaseholder, or normal resident or business.

**2.** The incident – Describe precisely, the day, the date, the time, the exact location, the weather conditions at the time, full and proper explanation of the incident.

**3. Contractors/witnesses** – Mention fully if the incident was caused as a result of road works. Give details (name and address) of contractors and independent witnesses.

4. Sketch plan- Please provide a sketch of the incident scene. This should include, the name/number of the nearest house, position of any street lighting, any road signs/ markings, your position, the position of the witness(es), the whereabouts of any alleged defect marked with an "X", your direction of travel, the direction of travel and position of any other vehicles (if relevant). PLEASE ENSURE THAT YOUR SKETCH PLAN IS ACCOMPANIED WITH PHOTOGRAHPS FOR EVIDENCE OTHERWISE YOUR CLAIM MIGHT BE DELAYED.

5. The defect - Describe the defect, eg trip, pothole, disturbance of the footpath, kerbstone, etc, measurements of the defect, if applicable, should also be stated.

**6.** Your local knowledge - Do you use the area regularly? Have you noticed the defect previously? Did you ever report it, if so when and to whom? Please state as fully and accurately as you can.

7. Previous contact with the council- Please state if you have already contacted any council officer about this incident. Please state the date, time and whether this contact was by a personal call / telephone call / letter / other.

**8. Police notification -** Have you informed the police of the incident? If yes, give name / number of officer and station:

9. General - Please provide full particulars of your claim, which should include details of any damage suffered to property and/or personal injury. Please state if you have legal expenses

**insurance**, for example, under your personal insurance like car, contents, buildings or other, like through union or professional memberships.

**10.** Future steps – State what action would you ideally like the council to take.

#### IMPORTANT!

**11. Declaration** – Please provide the following declaration in your letter to us. It is a good idea to copy the declaration to suit your circumstance. Your matter could be delayed if you do not provide the declaration in exact format.

I declare that the information supplied in this letter is true to the best of my knowledge and belief and understand that you may ask for information from other insurers and internal sources to check the answers I have provided. I am/am not Hounslow Council tenant/leaseholder (state as appropriate). I am/am not agreeable to Hounslow Council applying compensation awarded, if any, to my account with them as their tenant/leaseholder (state as appropriate).

Please sign and date this letter and send it to the Risk & Insurance Team, London Borough of Hounslow, Civic Centre, Lampton Road, Hounslow TW3 4DN in the first instance. Alternatively, you could discuss the merits of your claim with the Risk & Insurance Team on 020 8583 2346 / 47 / 48.

#### Warning – Fraud

A fraudulent claim will result in the loss of right to claim and may lead to institution of criminal proceedings.

Our Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help them to check information provided and also prevent fraudulent claims. When you tell us about an incident which may or may not give rise to a claim, we may pass information relating to it to the register.