

## Liability claims file closure guidelines

	Circumstances	Closure Period (Months)	Trigger Date
<b>Employers and Public Liability Injury Claims</b>	<b>No Formal Claim</b> Accident falls outside of our reporting criteria	4 Months	From Date of Notification
	<b>No Formal Claim</b> Accident falls within reporting criteria but value is below <b>£25,000</b> . Good defence to legal liability.	5 Months	From Date of Notification
	<b>No Formal Claim</b> Accident falls within reporting criteria but value is below <b>£25,000</b> . No defence to legal liability.	10 Months	From Date of Notification
	<b>No Formal Claim</b> Accident falls within reporting criteria and value is above <b>£25,000</b> . No Permanent Disability Good defence to legal liability.	12 Months*	From Date of Notification
	<b>No Formal Claim</b> Accident falls within reporting criteria and value is above <b>£25,000</b> . No Permanent Disability No defence to legal liability.	18 Months*	From Date of Notification
	<b>No Formal Claim</b> Permanent Disability Good defence to legal liability.	18 Months*	From Date of Notification
	<b>No Formal Claim</b> Permanent Disability No defence to legal liability.	36 Months*	From Date of Notification
	<b>Formal Claim</b> Claim repudiated. No Permanent Disability	6 Months**	From the Date of Final Repudiation
	<b>Formal Claim</b> Claim repudiated. Permanent Disability	12 Months**	From the Date of Final Repudiation

\*If the date of limitation falls sooner than the closure date indicated above, the file should be closed on the date of limitation.

\*\*If the date of limitation + 4 months (service period) falls sooner than the closure date indicated above, the file should be closed on the date of limitation + 4 months.