



Standard policy advice

# Public liability asbestos exclusion



**Making claims clear**



# Making claims clear.



At AXA, we want to make dealing with us simple and trouble free, so you can get back on your feet as soon as possible after a loss.

We know the last thing you need when you make a claim is to find any surprises in your policy conditions or get tied up in legal language.

We've put this guide together to help you understand an important exclusion that could affect your public liability claims, and what to expect if someone makes a claim against you.



# Public liability asbestos exclusion



## What is Asbestos?

Asbestos is the name for a group of naturally-occurring mineral fibres which are strong and resistant to heat and chemically resistant. It was widely used as a building material in the construction industry but was banned when it was proven to cause serious lung disease.

For insurance purposes, your policy may have a definition of asbestos, such as asbestos in any form, asbestos fibres or particles, derivatives of asbestos, or any material containing asbestos.



## What is excluded?



Our Public Liability policies will normally exclude claims caused by asbestos, whether it's third party injury as a result of exposure to asbestos or the costs of asbestos contamination.

The exclusion extends to both asbestos on your own premises and working at a third party site where something happens that causes asbestos to be released.

The wording of the exclusion may be specific to your policy. You should check your documents to make sure you know what it says. A standard exclusion will include:

- Claims caused by or arising from inhalation or ingestion of asbestos.
- Exposure to, or fear of the consequences, of exposure to asbestos.
- The presence of asbestos in any property or on land.
- Investigating, managing, removing, controlling or remediation of asbestos.



# What we need to know from you

In some cases, it's not certain whether asbestos was involved, or you may have had good reason to believe it was not present at a third party site.

To help us investigate and come to a quick decision on your claim, it's important that you give us as much information as you can.

- Tell us as soon as possible if an incident occurs which could turn into a claim being made against you. The quicker we know, the easier it will be to investigate and gather any evidence needed.
- Send us any correspondence from a claimant or their appointed representative as soon as you receive it.
- Gather any other evidence you think might be useful at the scene.
- Ask your employees or any subcontractors to provide statements if we need them for our investigation.
- Send copies of any documents we request, such as your original quotation, tender or contract which details the work you asked to carry out, risk assessments, method statements and site surveys.

The claims notification and claims procedures condition in your policy give more detail on what you can do to help us. Please read them carefully as failure to provide information could result in your claim being reduced or not being paid.



## What we will do



Depending on the circumstances of the case and the information you provide, we might:

- Appoint one of our claims inspectors.
- Ask a supplier, such as a loss adjuster, to investigate the claim in more detail.
- Ask one of our surveyors to provide support in our investigation.

Once we've concluded our investigations, we aim to make a decision on your claim as quickly as possible.



# Get in touch

If you have any questions about this document, please get in touch with your usual AXA contact or your insurance broker.





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