

# WHAT TO DO IN THE EVENT OF A CLAIM

HOW TO SUPPORT YOUR STAFF  
AFTER A TRAUMATIC INCIDENT



**Crendon  
Insurance  
Brokers**

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## Introduction

The purpose of this guide is to reduce the level of stress and anxiety often associated with an incident that involves employees and requires you to file a claim. As a business owner or manager, you are responsible for establishing safeguards—such as training, education and insurance cover—that protect your staff, your business and the public. Yet, even with the most meticulous of management plans, it can be difficult to know exactly what is required when filing a claim. However, the challenge is not solely centred on the process and the paperwork, but on how to support your staff after a traumatic event.

This guide provides clear, detailed, step-by-step instructions on how to submit a claim for almost any given circumstance. In addition, you will find comprehensive information on mental health, psychological trauma and the most beneficial methods of support for your affected staff.

## Section 1: What to Do in the Event of a Claim

There are five universal steps that can apply to filing almost any claim, including the following:

### Step 1: Report the Incident

For circumstances involving theft, vandalism, injury or accident, your first priority is to contact either the police or emergency medical services.

### Step 2: Keep Calm and Review Your Policy

Remember to stay calm. You have a team of insurance professionals to support you—this is what insurance is for. Regardless of what occurred during the incident, you need to review your policy to verify what specific conditions must be satisfied as well as the breadth and depth of your cover. Depending on the circumstance—such as a burst water pipe, mechanical issue or an electrical shortage—you may have to use a workman approved by your policy.

### Step 3: Collect All Applicable Policy Documentation

With an incident that involves theft, damage or injury, there are several documents that you need to collect. Besides your policy, you should also gather the following:

- Receipts for any products you purchased that were involved in the incident
- Reference numbers for:
  - Vehicles
  - Employees
  - Equipment
  - Official reports (If you reported the incident to the police)

### Step 4: Outline What Happened Before, During and After the Incident

To help expedite the filing process for your claim, review what circumstances led to, occurred during and happened after the incident. Be sure to know the following:

- Exact times and dates

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- Detailed information about each person, vehicle and piece of equipment that was involved
- The amount you expect to receive from the claim

## Section 2: How to Support Your Staff Following a Traumatic Event

Poor mental health governs the performance and mood of your staff just as much as their physical well-being does. The frequency and impact of mental health issues have been identified as the main causes of illness absence in the workplace, with 1 out of 6 individuals affected by anxiety, depression or stress. The mental and emotional well-being of your staff has a broad influence—damaging productivity and quality of work. Therefore, it is important that you promote and maintain a mentally and emotionally positive workplace.

### Part 1: The Importance of Developing a Positive Mental Health Workplace

As an owner or manager, you have a 'duty of care' under UK law to provide a mentally and emotionally positive workplace for your staff. Cultivating this type of environment is not only beneficial for the well-being of your staff, but for your company as well. When developed properly, this environment has the potential to reduce the number of staff sick days and increase productivity as well as morale.

To encourage the development of a positive mental health workplace, adopt these three simple strategies throughout your organisation:

1. **Advocate for mental health wellness in your workplace.** The promotion and encouragement of an open-dialogue policy shows your staff that their thoughts and concerns are valued. These dialogues provide additional insight into the issues and problems that are affecting your staff's productivity and mental health. You may want to use these conversations as an opportunity to raise awareness and advocate for mental health.
2. **Address the causes of mental health issues that exist within your workplace.** You possess a great deal of influence over how your workplace is structured and how tasks are coordinated. Use your influence to conduct regular assessments of the standard workflow to identify possible detrimental practices, such as unrealistic expectations and deadlines, high-pressure tasks, long hours, lack of encouragement, etc. To mitigate these mental health detractors, offer positive encouragement to staff, promote clear and organised directions, and treat each staff concern with respect.
3. **Provide support to employees who are experiencing mental health issues.** Develop an action plan that outlines the best practices for supporting staff members with mental health issues. Your action plan could include contact information for mental health organisations, guidance on active listening and company policies for time off. (Note: Several phone numbers for mental health organisations have been included in Section 3)

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## **Part 2: Managing Trauma in the Workplace**

Adopting a proactive approach to the development of a positive mental health workplace provides a firm foundation for supporting your staff in times of both calm and turmoil. Psychological trauma—due to things such as a death, serious illness or a distressing event—is a common repercussion of turmoil and can cause your staff to develop mental health issues or can exacerbate pre-existing conditions.

If a psychologically traumatic experience were to occur within your organisation—even if it occurs off company property but in a company vehicle—you, as an owner or manager, should provide your staff with access to a mental health counsellor to help them process what happened and to assess how they may have been affected. Symptoms of psychological trauma can lie dormant, only expressing themselves days after a member of your staff met with a mental health counsellor. And your staff can also experience a traumatic event outside of the workplace without your knowledge. Therefore, as an owner or manager, you should be able to identify the indicators of psychological trauma.

## **Part 3: Recognising the Symptoms and Normal Reactions to Trauma**

Psychological trauma affects each individual differently—in both the ways in which it manifests itself and how long its effects last. Recognising when a staff member is attempting to cope with the effects of psychological trauma is not as simple as identifying a physical trauma (such as a broken bone or an abrasion). The manifestation of psychological trauma symptoms can range from subtle to conspicuous. For this reason, it is important that you and your managerial staff are educated on how to recognise the differing signs of psychological trauma.

Symptoms of psychological trauma can reveal themselves primarily through behavioural means. Much of the effects of psychological trauma are unseen, invisible to everyone except for the individual experiencing them. And yet, the actions of those afflicted can be assessed. These behaviours could involve the following:

- Sudden mood swings
- Social isolation
- Hyper-alertness, to the point that it is obsessive
- Being exceedingly nervous and easily startled
- A decline in focus or attention to detail
- An avoidance of locations or objects that are associated or related to the traumatic event

Depending on the nature of the traumatic event, the psychological effects can influence an individual for a few days or for many years. Because the effects of psychological trauma have the potential to linger for an unpredictable amount of time, it is important that you are able to recognise when one of your staff members needs mental health assistance.

Developing rapport with your staff can provide insight into how they ordinarily behave. So, if they were to behave in a way that would contradict the norm—particularly in any of the ways listed

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above—you could surmise that they may be experiencing psychological trauma. No matter how the symptoms of psychological trauma express themselves, each is a valid, normal reaction to an abnormal event and should be treated as such.

## **Part 4: How to Support Your Staff**

The mental health of your staff is critical to your company's productivity and your employees' morale. That established balance is disrupted when a distressing event occurs, resulting in psychological trauma. While members of your staff may discuss the effects of their psychological trauma with a mental health counsellor, you will still need to provide them with additional assistance and support.

You can provide support to your staff through basic gestures that let them know that they, along with their emotions, are valid and important. As an owner or manager, the central gesture that you should adopt is open communication with your staff. It is difficult for any individual to process the psychological trauma that he or she experienced without the opportunity to discuss what happened and how he or she feels. Through discussing the distressing experience, your staff are allowed to vocalise their thoughts and emotions. These interactions additionally provide you with the opportunity to discuss what the company is doing to address the repercussions of the traumatic event.

While your instinctual first reaction to a traumatic event that has occurred within your workplace may be to send staff members home, it may be detrimental to their recovery. After a traumatic event, your staff have a better chance of processing and dealing with what has occurred if they have the opportunity to discuss it with their co-workers. Providing your staff with the opportunity to discuss the event with their co-workers helps re-establish the sense of normality that was lost.

Possibly the most valuable aid that you will be able to provide to your staff is the ability to recognise and understand that it will take time to recover, overcome and move on from an event. Normality for the company and your staff will take time and require some adjustments.

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## Section 3: Resources

### Part 1: Filing a Claim

#### Contact your Insurance Provider or Insurance Claims Representative

[Citizens Advice Consumer Helpline](#) – 03454 040 506

This public helpline provides advice on what information should be included and the proper procedures that should be taken during a claim.

[The Institute of Public Loss Assessors](#) – 08448 793 244

In the event of a large claim, you may want to contact a loss assessor to help investigate and value your claim.

### Part 2: Staff Support

[Victim Support](#) – 08081 689 111

An independent charity for victims of crime in England and Wales that provides information and support for people struggling to cope with the effects of crime

[ASSIST Trauma Care](#) – 01788 560 800

An organisation providing support, understanding and therapy for people experiencing PTSD

[Rethink Mental Illness](#) – 03005 000 927

Provides advice on how to help individuals that have been diagnosed with mental illness

[Samaritans](#) – 08457 909 090

Provides emotional support for individuals who are experiencing feelings of despair

[Saneline](#) – 03003 047 000

A national mental health helpline that provides information and advice on how to support individuals diagnosed with a mental illness

[British Association for Counselling and Psychotherapy](#) – 01455 883 300

Offers information on counselling and therapy and a free 'Find a Therapist' service

[Aftermath Support](#) – 08456 344 273

Provides support to victims of incidents involving road death and serious injury

[RoadPeace](#) – 08454 500 355

The national charity for road crash victims

[Cruse Bereavement Care](#) – 08444 779 400

Helps support individuals and employees after the death of someone close

[Stop Hate UK](#) – 08001 381 625

Leading national organisation working to challenge all forms of hate crime and discrimination, based on any aspect of an individual's identity