

Ecclesiastical therefore encourages an approach by policyholders that upholds the following principles:

1. Policyholders should respond constructively from the outset (including before a civil claim is made)

Policyholders should respond to victims and survivors in such a way that it is not experienced or seen as negative, resistant or unhelpful, because this can create relationship difficulties and, may worsen their wellbeing.

2. Policyholders should acknowledge the allegation and notify Ecclesiastical immediately

Policyholders should always acknowledge how difficult it must have been for the victim and survivor to come forward and explain what will happen next. This document is intended to assist in that process. Policyholders should always inform Ecclesiastical of the situation on a timely basis. One of our specialist abuse claim handlers will be able to assess the facts with the policyholder and provide assistance as required.

3. Policyholders should consider the appropriateness of an apology

Policyholders should consider whether they feel it is appropriate to offer an apology in addition to acknowledging what has happened to the victim and survivor. Ecclesiastical will not prevent an apology, either oral or written, being made by a policyholder.

Generally, Part 1 (section 2) of the Compensation Act 2006 makes clear that “offering an apology, an offer of treatment and other redress shall not in itself amount to an admission of negligence or a breach of statutory duty”. Therefore, to give an apology or simply acknowledge the abuse circumstances will not normally prejudice the insurance position, but such action is best considered by policyholders in consultation with Ecclesiastical.

4. Policyholders should consider offering support or counselling

Policyholders should consider providing or offering pastoral care, counselling and/or other forms of available support to the victim and survivor if it would aid their well-being. Ecclesiastical fully supports and encourages the continuance of pastoral care and/or other forms of support throughout the claims process.

Offering to pay for counselling or treatment would not in itself be deemed to be an admission of legal liability. The updated 2015 Rehabilitation Code specifically allows for this and is there to encourage both sides to seek early medical redress so as to mitigate the effects of any injury. Ecclesiastical is a strong supporter of the rehabilitation approach as we wish, where possible, to assist in achieving the best post trauma outcome for a claimant. As part of the civil claims process, Ecclesiastical is able to provide financial support on proven claims for counselling and rehabilitation services to address the consequences of the abuse on the victim and survivor’s health.

The making of a formal claim should not prevent any policyholder continuing to support the claimant through the provision of pastoral care or offering support/counselling as outlined above.

Once a claim is settled, there is nothing to prevent the policyholder from continuing to provide pastoral care and/or other forms of support to claimants, as necessary.

**Principles guiding the conduct of claims handling - Ecclesiastical’s commitments following the receipt of a formal claim**

5. Our commitment to empathetic claims investigation

Ecclesiastical will approach any claim investigation with sensitivity, empathy and integrity. Each case will be considered carefully and individually, recognising that it is in everyone’s interests and wellbeing to conclude matters as soon as possible.