

## **CLAMP DOWN ON INSURANCE POLICIES TO PROTECT INJURED WORKERS, SAY LAWYERS**

Government officials have been asked to consider a new system to ensure injured workers receive compensation after their employers go bust.

Lawyers acting for people injured at work have renewed calls for a central electronic database to be set up to record employers' insurance details, so that workers are able to trace policies and obtain compensation for their injuries.

Martin Bare, president of the Association of Personal Injury Lawyers (APIL) says this is vital for workers suffering from industrial diseases, as these often take years to materialise.

"If someone contracts an asbestos related disease through work, for example, it will take years for the symptoms to become apparent, by which time the employer who caused the injury may have gone out of business. We know from experience that old insurance policies often cannot be traced, which means the victim will then be unable to claim compensation for his injuries.

"If the insurance policies of 26 million cars on British roads can be registered on a database, then surely a database for one million employers' insurance policies,

can be established? It would provide a vital safety net for people who have been injured and are at their most vulnerable.”

Martin says that while a database of insurance policies would not necessarily help disease victims right now, it will be a lifeline for those in the future.

“Deaths from asbestos related disease alone are not expected to peak until around 2015,” he said, “not to mention the dreadful diseases which are likely to emerge in years to come, such as lung cancers from second hand smoking. Establishing the database now would at least provide a safety net for the future, by helping people to trace policies and claim the compensation they are entitled to.”

Many victims are currently unable to trace policies, despite a code introduced by the Association of British Insurers’ in 1999, designed to make the tracing process easier.

“We cannot rely on the ABI’s code,” said Martin. “Last year resulted in the lowest ever success rate since the code was introduced, as insurers traced only 23 per cent of the policies referred to them in 2004-2005. This leaves a significant number of victims without any compensation, which is wholly unacceptable.”

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Note to editors:

APIL responded to the Department for Work and Pensions (DWP) consultation paper: *A Review of Certain Provisions within the Employers’ Liability (Compulsory Insurance Regulations 1998)* For a full copy of APIL’s response, please go to: <http://www.apil.com/RespondingOnBehalfOfInjuredPeople.aspx>

APIL was set up in 1990 by a group of lawyers who wanted to provide a voice for injured people, and is now a recognised voice within Government and other organisations.

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