



Official News update from **marshall wooldridge**

Riots across the United Kingdom have left significant damage to buildings and property. With the potential for similar incidents to continue over the coming days and weeks Marshall Wooldridge would like to take this opportunity to highlight important information to our valued customers.

Many insurance policies have been extended to include riot, but there are particular policy requirements that apply when riot is involved.

What is a riot?

As set out in the Public Order Act 1986, a riot is:

- Twelve or more people present together threatening or using violence for a common purpose that would put fear into a person of reasonable firmness
- The twelve or more do not need to threaten or use violence simultaneously
- The common purpose may be inferred by their conduct
- Committed in private or public places

Can money paid out be recovered?

The police should prevent riots no matter how unachievable this may seem. The Riot Damages Act 1886 makes the relevant police authority responsible for paying compensation for certain property damaged in a riot. Money paid out as a result of a riot can be recovered under the terms of the Act.

When a recovery is pursued the policy condition typically requires a detailed claim to be submitted within seven days of the incident. This allows the insurer to submit its claim to the police authority within the fourteen day time limit specified by the Act. With domestic policies the requirement is usually to submit a claim 'within a reasonable time' and to notify police 'as soon as possible'. We recommend immediate notification to the insurer – clearly flagged as a riot claim with a note that recovery will be sought under the Riot Damages Act. Claims should be submitted in as much detail as possible within seven days, or as required by the policy.

What does this mean for you?

You are advised to immediately notify Marshall Wooldridge of any claims you feel stem from riots and provide as much detail as possible within seven days.

Pursuing the recovery

Notifications have to be made to the relevant police authority and not the local police force or station. There's a special form to complete and it's recommended that you seek appropriate legal input, particularly for larger losses. It's essential that the exact procedure is complied with for a claim to succeed.



For more information please contact
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