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Insurance Claims Procedure Guide

www.Locktonglobalreac.co.uk

Introduction

Welcome to your Insurance Claims Procedure Guide, which has been designed around the needs of your business and your customers for the purpose of making the claims process as simple, fuss-free and swift as possible.

Our Claims Code is a unique best practice agreement with your insurer and loss adjuster that has been created to produce desirable outcomes in any claims situation.

Whilst your nominated loss adjuster (**Questgates**) and your insurer (**AXA**) will be the first contact points for reporting new claims and progressing existing ones, **the REAC Claims Team are here to support you in the following ways**:

- Provide advice and guidance for any claims matter and act as an escalation point for any service issues or dispute with your insurer and loss adjuster
- Act as an advocate on your behalf and support you in complex or major losses
- Intervene to progress claims to conclusion and closely monitor claims reserves and payments

We are absolutely committed to providing you with the best claims service and want to listen to and take on board your feedback, so please let us know how we are doing by contacting me directly any time.

Yours sincerely,

Joshua Britcher
Claims Code Executive
Lockton Global Real Estate & Construction
T: 0207 933 1759 | **M: 07796 421230**
E: joshua.britcher@lockton.com

Property Damage – Reporting new claims

What to do	What to expect	Tips for successful and speedy claims resolution
Property Damage claims should be notified immediately, or as soon as practicable in all instances, by emailing Questgates (tpasolutions@questgates.co.uk), or by telephoning 01204 860 427. Always quote the policy number, certificate number or full risk address in the notification.		
• Source two quotations from reputable contractors and include within notification, or provide subsequently. • Provide photographs of the damage and include within notification, or provide subsequently. • Provide contact details of a person with whom a field adjuster can arrange an inspection as this may be necessary.	• If further information is required ,or a site inspection deemed necessary, you will be contacted to discuss further. • The loss adjuster will need to be advised if the property is uninhabitable and alternative accommodation is required. • Details need to be provided of the parties involved in the claim and who needs to be kept informed of developments.	• Undertake emergency works required to make safe or watertight in order to mitigate further loss or damage. • **Subsidence or roof damage should be reported directly to Questgates before any permanent repairs are carried out irrespective of anticipated value.** • Fire claims may be subject to a forensic investigation, always check with the loss adjuster before clearing the property otherwise vital evidence could be destroyed. • Theft or malicious damage claims must be reported to the Police and a crime reference obtained. • If damage is caused by another party, include their details (name, address, phone number) and vehicle registration/witness details if appropriate

Property Damage – Reporting larger claims

<table>
<tr><th>Claim value</th><th>What to do</th><th>What to expect</th><th>Tips for successful and speedy claims resolution</th></tr>
<tr><td colspan="4">Notify your claim immediately, or as soon as practicable in all instances, by telephoning Questgates on 01204 860 427. Alternatively, you can send them an email using (tpasolutions@questgates.co.uk).

A large claim is highly likely to require an urgent site visit by a loss adjuster, so your correspondence should be flagged as a priority.

Always quote the policy number, certificate number or full risk address in the notification.</td></tr>
<tr><td>£25,000+</td><td>• Provide contact details of a person with whom a field adjuster can arrange an inspection as it is highly expected for a claim of this value.

• Indicate contact details of professional parties you may wish to engage, for example a preferred building surveyor.</td><td rowspan="2">Within 24 hours

You should receive a telephone call or email to offer a date and time for a site visit to inspect the damage.</td><td rowspan="2">In addition to the tips for lower value claims, it is very important to:

• Inform the loss adjuster of any anticipated alternative accommodation requirements if the damage to the property has rendered it uninhabitable.

• Provide details of the parties involved in the claim and who need to be kept abreast of developments.</td></tr>
<tr><td colspan="2">How your claim will be managed

Depending on the value and/or complexity of your claim, we may agree with you the following:

• An early conference call or meeting with key parties to agree roles and responsibilities, timeframes and key milestones.
• A process to manage cash flow (if your claim is accepted).
• The level of support you may require and the proposal of any technical experts.</td></tr>
</table>

Public Liability (damage to third party property or injury) – reporting new cases

<table>
<tr><th>In the event:</th><th>What to do</th><th>What to expect</th><th>Best practice guidelines</th></tr>
<tr><td colspan="4">Liability claims should be notified immediately, or as soon as practicable in all instances, by emailing AXA (liabilityclaims.ins@axa-insurance.co.uk) and Lockton (REACclaims@uk.lockton.com). Always quote the policy number, certificate number or full risk address in the notification.</td></tr>
<tr><td>You receive a letter of claim, or Claim Notification Form (CNF) (please see Appendix A), from a claimant or solicitor</td><td>• Acknowledge the claimant's letter (please see Appendix B for response template)</td><td rowspan="4">Within 48 hours

Acknowledgement of any notification you present to your insurer, or details of any claim they receive directly via the MoJ portal, together with clear details on what action they will take next.

The investigation process:

Depending on the nature of the claim, AXA may instruct a claims inspector to contact the site representative to gather information in order to reach a liability decision. This decision will be shared with Lockton and yourselves who will be invited to provide their views.

The timeframe in which an insurer must issue a liability decision to the claimant is 40 days from the date of the letter of claim; as such it is vital that you provide your views to insurers as a matter of urgency.</td><td rowspan="4">Recommended documents to include with your notification (dependent on type of claim):

• Accident book entry
• Cleaning and inspection records
• Witness statements/contact details
• Copy of contracts with cleaners/contractors
• Photographs of the accident location

Recommended actions:

Cordon off the accident area and put in place appropriate hazard signage.

Ask AXA or Lockton if you wish to instigate urgent repairs to an accident location to ensure such action will not prejudice their position.

Always refrain from making any admission of liability or taking any action which could be construed as an admission of liability, for example:

▪ Making an apology
▪ Conducting repairs</td></tr>
<tr><td>A claim is reported via the Ministry of Justice (MoJ) portal (you may be unaware as these claims are typically received directly by your insurer)</td><td>• Await Insurers instructions</td></tr>
<tr><td>You receive verbal or written notification of an incident but no specific claim</td><td>• Report to Insurers</td></tr>
<tr><td>You become aware of an incident which you feel could give rise to a claim</td><td>• Report as 'info only'</td></tr>
</table>

Appendix A – Claim Notification Form (PL1)

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This is a formal claim against you, which must be acknowledged by email immediately and passed to your insurer.

Claim notification form (PL1)

Low value personal injury claims in public liability accidents (£1,000 - £25,000)

Before filling in this form you are encouraged to seek independent legal advice.

Date sent ☐☐ / ☐☐ / ☐☐☐☐

Items marked with (*) are optional and the claimant must make a reasonable attempt to complete those boxes. All other boxes on the form are mandatory and must be completed before being sent.

What is the value of your claim? ☐ up to £10,000 ☐ up to £25,000

Please tick here if you are not legally represented? ☐ *If you are not legally represented please put your details in the claimant's representative section.*

Claimant's representative - contact details

Name

Address

Postcode

Contact name

Telephone number

E-mail address

Reference number

Defendant's details

Defendant's name

Defendant's address*

Postcode

Policy number reference (if not known insert not known)

Insurer/Compensator name (if known)

Appendix B – Letter Template

Dear Sirs,

We note receipt of your correspondence dated (insert date).

The content of your correspondence has been noted, but we do not acknowledge any liability on the part of this company, its subsidiaries, associates, employees, contractors or suppliers in connection with this matter.

For the sake of good order, we have forwarded your correspondence to our Insurer, AXA, who will deal with the matter accordingly.

All future correspondence should be addressed to AXA. Their contact details are as follows:-

Email: liabilityclaims.ins@axa-insurance.co.uk

Post: AXA Insurance
Liability claims team
4 The Parklands
Lostock
Bolton
BL6 4SD

Yours faithfully,

Our Mission

To be the worldwide value and service leader in insurance brokerage, risk management, employee benefits, and retirement services

Our Goal

To be the best place to do business and to work

LOCKTON®