

Your Guide to Our Claims Service

Allianz Insurance plc

Allianz 



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Our Claims Service

We make every effort to provide you with a market leading claims service and to make the claims experience as simple and as fair as possible.

We provide:

- Claims centres across the UK and specialist claims teams with the expertise required to provide you with:
 - Excellent customer service
 - High technical standards
 - The ability to ensure all aspects of a claim run smoothly
 - A unique reference number when a claim is notified to ensure future communications are maintained effectively
- Proactive claims management
- Flexible bespoke services where a specific need arises
- Regular communication throughout the claims process including:
 - Acknowledgements sent to your nominated contact on the day of notification
 - Information throughout the claims process as developments occur, by phone, email, fax or post – whichever you prefer

Our Commitment

We will treat our customers fairly and consistently, as we would wish to be treated ourselves.

When our customers make a claim we will:

- Ensure the customer is clear about the progress of the claim at every stage
- Be empathetic and understanding
- Act promptly and efficiently
- Ensure the customer understands the extent of acceptance of their claim and any limiting policy terms and conditions
- Explain the reasons for our decisions

When our customers offer feedback, or express dissatisfaction, we will:

- Listen to them carefully
- Respond quickly and effectively
- Learn from the feedback and use it to continually improve our service

By working closely with our customers and brokers we ensure that all parties connected with a claim are kept well informed of developments at all stages, that the costs are contained and claims settlements are fair and timely.



How to Claim

You can choose from two convenient methods of notification, by telephone or by post. Please refer to the [Claims Handling Directory](#) for the relevant contact details.

Telephone Notification

Motor Claims (excluding Motor Trade)

claims START is the first notification of loss centre for Allianz motor claims which operates twenty-four hours a day, seven days a week. If you are reporting a motor claim you can ring claims START on one of the following telephone numbers.

Private Car and Commercial Vehicle policyholders	0845 6000 676
Fleet and Commercial Motor policyholders	0800 5875 858
Cornhill Direct policyholders	0870 5133 346

Please notify all new motor claims as early as possible so that we can proactively manage third party claims and minimise credit hire costs.

Property and Casualty (Employers and Public Liability) Claims

Please contact your designated claims handling centre where you will be routed through to the appropriate Property or Casualty claims team.

The earlier you notify a casualty claim, the sooner we can contact third parties and the better the opportunity to bring down the settlement cost. Downloadable claim forms are available via our website.

Motor Trade Claims

Please contact the dedicated motor trade claims team on: 0844 412 9996.

Household Claims

Household claims should be notified to our Household Claims Centre based in Bristol on the following telephone numbers:

Allianz policyholders	0845 073 1114
Cornhill Direct policyholders	0870 513 3113

Disease Claims

You can ring our Disease claims team at Milton Keynes to notify a new disease claim (Tel: **0845 071 0335**). In that telephone call we will ask you to send the team the letter of claim so that we can begin to process the third party's claim.

Engineering Claims

You can contact our Engineering claims team at Liphook to notify a new Engineering claim (see [Claims Handling Centre Directory](#) for contact details).

Postal Notification

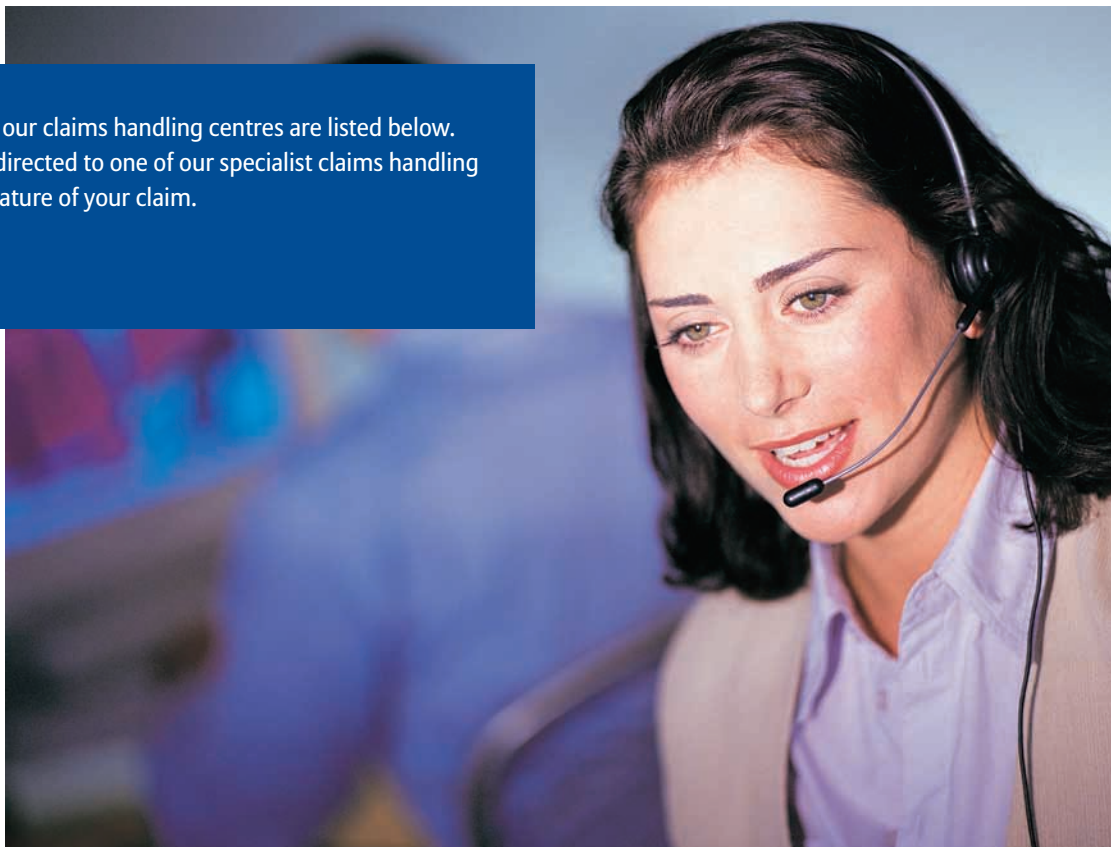
We take claims notifications by post for all types of claim - please write to our claims central post unit at the following address:

Claims
Allianz Insurance plc
500 Avebury Boulevard
Milton Keynes
MK9 2XX

Email Notification

Email notification is available by special arrangement.

The contact numbers for our claims handling centres are listed below. Upon calling you will be directed to one of our specialist claims handling teams according to the nature of your claim.



Claims Handling Centre Directory

Birmingham

Tel: 0845 071 5151
Fax: 0121 767 6381

Bristol

Tel: 0845 071 2121
Fax: 01483 529 664

Manchester

Tel: 0845 071 0340
Fax: 01483 529 665

Milton Keynes

Tel: 0845 071 0335
Fax: 01908 683 216

Woking

Tel: 0845 071 9191
Fax: 01483 529 633

All correspondence for the above Claims Handling Centres should be sent to our claims central post unit at the following address:

Claims

Allianz Insurance plc
500 Avebury Boulevard
Milton Keynes
MK9 2XX

Engineering Claims:

Tel: 01428 726 178
Fax: 01483 726 284
Allianz Engineering
Haslemere Road
Liphook
Hampshire
GU30 7UN

Please remember to quote your claim reference number, where applicable, in all correspondence with us.

To check where your claims are currently handled, please refer to the [Claims Handling Matrix](#) overleaf.

Claims Handling Matrix

All Motor Trade claims are handled at Birmingham Claims Handling Centre, except for Casualty Motor Trade claims which are handled at Milton Keynes Claims Handling Centre.

All Casualty claims are handled at Milton Keynes Claims Handling Centre.

All Household claims are handled at Bristol Claims Handling Centre.

All Commercial Property claims are handled at Birmingham Claims Handling Centre.

Allianz Commercial Office & Number	Class of Claim	New Claims Handling Centre
Birmingham	All Motor All Motor Personal Injury	Birmingham Bristol
Bristol and Cardiff	Commercial Motor and Motor Personal Injury Personal Motor and Motor Personal Injury	Woking Bristol
Chelmsford	All Motor All Motor Personal Injury	Milton Keynes Manchester
Glasgow	Commercial Motor Personal Motor All Motor Personal Injury	Birmingham Bristol Manchester
Leeds	All Motor All Motor Personal Injury	Birmingham Manchester
London and London Market Property Owners	All Motor All Motor Personal Injury	Woking Woking
Luton	All Motor All Motor Personal Injury	Milton Keynes Manchester
Maidstone	All Motor All Motor Personal Injury	Woking Woking
Manchester	All Motor All Motor Personal Injury	Birmingham Manchester
Milton Keynes	All Motor All Motor Personal Injury	Milton Keynes Manchester
Nottingham	All Motor All Motor Personal Injury	Birmingham Bristol
Southampton	Commercial Motor and Motor Personal Injury Personal Motor and Motor Personal Injury	Woking Bristol
Woking	Motor Motor PI	Woking Woking

What Claims Information Do We Require?

At notification, please provide us with the following initial details:

- Your name and company details
- The name, address and telephone number of the policyholder
- The policy reference number

Please see the information overleaf contained in the [Claims Specific Information Summary](#).

When registering a claim, please try to provide as much of this information as possible so that we can process the claim quickly and efficiently. This list is not exhaustive and in certain circumstances we may require additional information, for example if the claim is particularly serious.

What Happens Next?

Once you provide all the relevant information we will:

- Provide you with guidance on the claim and agree the best solution to the claim situation – for example, arranging for a car to be taken to an approved repairer
- Advise regarding the next steps in the claim cycle
- Proactively keep policyholders and brokers informed about the progress of the claim
- Proactively manage third parties
- Work towards settling the claim as quickly and fairly as possible.

To enable us to give you the best service, please ensure that claims are reported to us as quickly as you can. This ensures that we can protect our mutual interests from the outset.

Claim Specific Information Summary

Motor	Property	Casualty
Insured driver details date of birth, name, contact numbers, motoring convictions	Loss or damage when, how and where the loss or damage occurred; type and extent of damage	Insured contact details name and phone number
Incident details date, time, how it occurred, location, who you consider is to blame	Theft, damage by malicious persons or accidental loss details of who discovered the damage (including date and time of discovery)	Claimant details name, contact details, date of birth, employer details (if different from policyholder)
Insured vehicle details make, model, registration, damage, location of vehicle (if this needs to be recovered)	Police involvement contact details of police who attended (incident reported to) and crime reference number	Incident details date, time, place, how it occurred, names of witnesses and people involved
Repair details name and contact details of garage, estimated cost and labour charge	Previous losses previous loss or damage details	Injury details contact details of injured party, nature of injury, hospital details (if attended), HSE reference (if applicable) and date returned to work
Third party details name, contact details, vehicle registration, insurer, policy number	Other insurers if the property may be covered by another insurer please provide their contact details	Public liability/products property damage to property and estimated cost of repairs
Injuries contact details of any injured parties and details of injuries sustained, details of vehicle in which the injured party was travelling (if appropriate)		
Witnesses contact details (if known)		
Police involvement name and contact details for police who attended, police reference number (if known)		

Motor Claims Service

We recognise that motor accidents can occur at any time and we aim to get our policyholders back on the road quickly and with the minimum of fuss. We also take a proactive approach to managing third party claims and our reporting process ensures a prompt response and the availability of immediate solutions.

How does the motor claims service work?	Key features of the motor claims service
<ul style="list-style-type: none"> • Our claims START motor claims notification service is available 24 hours a day, 365 days a year on the following contact telephone numbers <ul style="list-style-type: none"> • Private Car and Commercial Vehicle 0845 6000 676 • Fleet and Commercial Motor 0800 5875 858 • Cornhill Direct policyholders 0870 5133 346 • The person you speak to will understand the nature of the claim, gather all the information required to process the claim in one initial telephone call, and offer relevant help and guidance. • The claims START service provides the best possible method of reporting, enabling us to gather all the information we need to manage claims proactively. • Our claims team will recommend the most appropriate Approved Repairer for our policyholder or their business. • Early notification will enable us to act quickly to get our policyholders and drivers back on the road as soon as possible and manage claims costs 	<ul style="list-style-type: none"> • Immediate action will be taken to deal with the incident for example by providing: <ul style="list-style-type: none"> • access to an approved repairer • class A courtesy car for policyholders • a motor engineers' inspection • glass repair or replacement • replacement of stolen audio equipment • hire car for third party claimants • access to a wide range of supplier deals (further detail is available in the 'Our Expertise' section) • Contact with our customers to discuss and agree current market valuations in the event of total loss claims. As an alternative, and by agreement, the customer can opt for a replacement vehicle in lieu of a cash offer. • Access to a team of experts specialising in injury and damage claims. • Proactive third party claims service including all of the above (should the incident be the insured drivers' fault). Where appropriate, we will contact the injured parties to facilitate physiotherapy treatment, assisting recovery and minimising costs.
	<h3>What this means for policyholders</h3>
	<p>Our aim is to minimise disruption to you or your business by ensuring:</p> <ul style="list-style-type: none"> • No unnecessary paperwork • Repairs completed quickly and to a high standard • We will pursue the responsible party for recovery of costs • We may contact the injured party using our rehabilitation co-ordinators to arrange an appropriate course of treatment (further detail is available in the 'Our Expertise' section)

Property and Household Claims Service

We appreciate that property and household losses can have a significant impact on policyholders and their businesses. We will act to minimise any disruption caused as a result of the loss. We will achieve this by using our expertise and knowledge to deal with the claim quickly and effectively, preventing further loss.

How does the property and household claims service work?	Key features of the property and household claims service
<ul style="list-style-type: none">• Our dedicated specialist property claims team is on hand to take property claims notifications.• Our dedicated specialist household claims team will take your household claims notifications.• The person you speak to will understand the nature of the claim, gather all the information required to process the claim in one initial telephone call, and offer relevant help and advice.• A claim form may need to be completed as part of the process for commercial property claims.	<p>Household Claims</p> <ul style="list-style-type: none">• Claims will receive prompt attention with access to:<ul style="list-style-type: none">• a disaster recovery service provider who can arrange temporary repairs and water removal, temporary power and telephony, data removal and expert cleaning• a contractor, glazier or locksmith through our managed contractor network• electrical goods or computer equipment suppliers. <p>Commercial Property Claims</p> <ul style="list-style-type: none">• Claims will receive prompt attention and our property team will provide access to a glazier or locksmith• In the event of a major loss, our Major Loss Team will proactively manage the claim, attending on site to make immediate decisions on repairs and funding. <p>Commercial Property and Household Claims</p> <ul style="list-style-type: none">• When required, we will appoint a loss adjuster from our approved panel (for more information please see the 'Our Expertise' section).
	What this means for policyholders
	<ul style="list-style-type: none">• Early notification will allow us to act quickly to ensure minimum disruption to our policyholders.• Our service means that we will minimise the amount of paperwork for you to complete.

Casualty Claims Service (Employers and Public Liability)

We understand that maintaining the health and safety of your employees, visitors and customers is of utmost importance to our policyholders and to the successful running of their businesses. As a result, we take a proactive approach to managing casualty claims and draw on our expertise in rehabilitation and severe bodily injury, investigation and negotiation to ensure the overall costs of these claims are contained.

How does the casualty claims service work?	Key features of the casualty claims service
<ul style="list-style-type: none"> • As soon as the incident occurs, please call our dedicated specialist casualty claims teams located in our claims handling centres. • The person you speak to will understand the nature of the incident to offer relevant help and advice. • Due to the complexities of casualty claims, we may advise you to then send us written notification of the claim to include the following: <ul style="list-style-type: none"> • letter of claim (from the injured party or their representatives) • accident documentation • confirmation of period of absence • details of injury • your view on liability. • You might be asked to complete a claim form as part of the process. 	<ul style="list-style-type: none"> • We will agree and determine legal liability issues with your agreed contact. • Our claims investigators will carry out a site investigation if appropriate. • We will adhere to timescales as set out in the Personal Injury Protocol. • We will use our expertise to identify and agree an appropriate medical expert to examine the claimant. • Claims for serious injuries will be managed by our Major Loss Team • If a case becomes litigated, we will appoint one of our panel solicitors who are experts in civil litigation. • Our rehabilitation co-ordinators will assist in the rehabilitation of injured parties.
	<h3>What this means for policyholders</h3>
	<ul style="list-style-type: none"> • We will work with you to determine your legal liability for the claim. • If you are liable, we will settle the claims as quickly and fairly as possible to avoid escalation of costs. • You will be kept informed of developments such as liability decision, actions and payments.

Disease Claims Service

We are aware that maintaining a safe working environment is an important aspect for policyholders of running their businesses. As a result of the complexity of disease claims we employ a dedicated, experienced team to deal with these claims.

How does the disease claims service work?	Key features of the disease claims service
<ul style="list-style-type: none">• As soon as the incident occurs, please call our dedicated specialist disease team.• The person you speak to will understand the nature of the incident to offer relevant help and advice.• Due to the complexities of disease claims, we would request that you also send us a written notification including a letter of claim plus all supporting documentation.• We have an expert team who are specialists in dealing with all types of occupational disease claims such as Asbestosis, Stress, Pleural Plaques, Deafness and Vibration White Finger (VWF).	<ul style="list-style-type: none">• We will agree and determine legal liability issues with your agreed contact.• Our claims investigators will carry out a site investigation if appropriate.• We will adhere to timescales as set out in the Personal Injury Protocol.• We will use our expertise to identify and agree an appropriate medical expert to examine the claimant.• If a case becomes litigated, we will appoint one of our panel solicitors who are experts in civil litigation.
	What this means for policyholders
	<ul style="list-style-type: none">• We will work with you to determine your legal liability for the claim.• If you are liable, we will settle the claims as quickly and fairly as possible to avoid escalation of costs.• You will be kept informed of developments such as liability decision, actions and payments.

Our Expertise

claims START

claims START is the first notification centre for Allianz motor claims which operates twenty-four hours a day, seven days a week. By September 2007, the centre had taken over 550,000 notifications.

Based in the Midlands, the operation encompasses first notification, technical claims handling, recoveries and inspection services. Our claims START colleagues endeavour to help claimants back onto the road as quickly as possible.

Claims Investigators

We employ a team of claims investigators based across the United Kingdom.

The team are highly skilled in investigating a range of Motor and Casualty claims where liability is in dispute, the case is sensitive and requires an on site visit.

As part of these investigations the team take witness statements and verify incident circumstances. They also liaise with brokers, policyholders and other relevant parties as part of their work.

All our investigators are targeted on quality and service and provide an important contact point for our customers for discussion of the circumstances and background to the claim.

Our studies have shown that early and thorough investigation reduces both the time to settlement or defence of a claim; and the overall cost.

Approved Repairers

Our UK network of approved repairers is monitored and audited by us on a regular basis to ensure quality of repairs and service to our customers remains high. Our panel of repairers will provide a five year guaranteed repair and free collection and delivery of any mobile or immobile vehicle.

We operate a light commercial vehicle (LCV) service for vans and vehicles under three tonnes, and a number of other special networks handling bespoke customer requirements. We provide courtesy cars for our policyholders, hire cars to third parties and a prestige vehicle network for some of our customers.

Motor Engineers

Our national network of qualified motor engineers provides a mobile and in-house inspection and estimating service for damaged vehicles. This is supported by the latest technology and by maintaining ongoing working business relationships with our approved repairers. Our engineers are targeted on quality and service and possess the up-to-date technical expertise to provide customers with a swift and fair assessment of their damaged vehicles.

Claims Business Consultants (CBCs)

Our claims business consultants are a dedicated team of claims relationship personnel acting as a focal point for our major customers.

They work closely with our underwriters to resolve general claims issues or processes and are available to guide or discuss on any of our claims related products and services.

Another key role played by the CBC is the identification of improvements or enhancements to the claims service to ensure that our customers receive the best possible service.

Fraud

We are committed to building expertise and competence to identify, confront and deter fraud.

Our market leading proactive approach is supported by a network of dedicated fraud personnel and nominated fraud representatives within the claims handling environment.

Our formalised fraud training programme is unique in the insurance industry and continues to raise the expertise of our people above that of our competitors.

We are active in the market in leading the drive to form the Insurance Fraud Bureau (IFB) which will have the task of tackling the most prolific criminal organisations involved in insurance fraud. Our Motor Investigation Team (MIT) model was the spearhead for the development of the Bureau and we continue to enjoy a high profile in the market.

We work closely with our brokers and regularly provide relevant training to promote better understanding and awareness.

Fraud is an issue we all face as it increases cost. By working together, significant inroads can be made.

Major Loss Team

In June 2007 we introduced our Major Loss Team. As well as serious injury claims the team also deals with complex third party property claims. By centralising the handling of these claims, we can maximise expertise and best practice.

Each technical controller owns a small portfolio of cases and can focus on building a relationship with all parties involved. Central to this approach is the empathy and close involvement of our technical controllers. Their assessments are also enhanced by attending accident reconstructions for relevant cases.

By having a dedicated team we are building strong relations with our solicitors and this is supported by conferences which allow us to meet not only with solicitors, but also litigants so that we can build a better understanding of their needs.

Whiplash and MIST – Minor Impact Soft Tissue

We are responding to the increased incidence of whiplash injuries notified as a result of accidents involving two vehicles.

Our aim is to provide an excellent claims service for all claimants with a legitimate whiplash claim. We strive to minimise the impact to these claimants by actively managing their claim, and this can include the provision of rehabilitation services.

Our approach can reduce claims costs and contain premiums. Our strategy is to make direct contact with these parties. Each of our motor personal injury teams has a dedicated handler for these types of claim.

Our innovative MIST strategy is employed as a fraud deterrent for whiplash claims. We monitor fraud indicators on every case to ensure we are identifying cases requiring further investigation.

Rehabilitation

Our rehabilitation co-ordinators are medical professionals who work alongside our Major Loss Team, supporting our philosophy to promote early rehabilitation where appropriate.

They draw on their experience in rehabilitation to focus and guide early implementation of rehabilitation, and maintain key links with the rehabilitation industry to guide best practice and provision.

Our co-ordinators aim to help individuals attain optimum recovery thereby achieving a return to the point closest to the position and lifestyle they would have had if the injury had not occurred.

They also advise our team of handlers on the most appropriate course of action to initiate or progress rehabilitation – supported by up-to-date clinical knowledge and high standards of clinical practice through membership of relevant organisations and attendance at key conferences and seminars.

Solicitors

We have strong relationships with our panel of solicitors. Our network has full geographical coverage including Northern Ireland, England, Wales and Scotland. By having a small number of solicitors on our panel we are able to maintain these close relationships and instil a strong performance and quality culture.

We regularly publish reports to all panel members showing the types and volume of work. The reports also show performance including average settlement and are used to both incentivise and performance manage the panel.

An audit programme is in place to review each of our solicitors against set business protocols. This is supplemented by regional meetings, a full review of the solicitor panel and a uniform charging structure to more easily validate costs.

Our relationship with solicitors goes beyond standard services and includes a number of innovative bespoke solutions.

Suppliers

We have a close working relationship with all our suppliers whether these are vehicle manufacturers, body shops, parts procurement companies, glass suppliers or other suppliers. This relationship is maintained by our Supplier Manager.

Our glass supplier operates 24 hours a day throughout the year and can offer a glass replacement service at a time and location convenient to our policyholders.

Our suppliers of audio, satellite navigation and in-car electrics also operate 24 hours a day throughout the year. They can issue replacement items on a next-day basis to policyholders who have suffered theft of these specific items.

Loss Adjusters

Our loss adjuster panel consists of some of the biggest and most respected names in the industry.

We provide each property adjuster with delegated claims handling authority up to a specified level supported by clear guidelines on our requirements, policy wordings, procedures and philosophies. This means that our policyholders and intermediaries can deal with decision makers with confidence, which greatly accelerates the speed of settlement.

Each adjuster has committed to the same stringent service level agreements and procedures which ensures the quality and timeliness of work. Our control is enforced by a strong regime of case review, management information, audits and relationship management meetings. We also incentivise loss adjuster performance to give emphasis to quality and service delivery.

Our adjusters can provide added value services of their own to intermediaries or policyholders and we are happy to co-operate in making these services available.

Our loss adjuster arrangements provide policyholders and intermediaries with a consistent and first class service by quality firms which is second to none in the market.

Engineering Claims Team

We have a dedicated resource which specialises in handling engineering claims.

The claims handlers understand the needs of the engineering industry and possess a wealth of experience in this specialist area which enables the team to make accurate, swift decisions to move claims forward with minimum disruption to your business.

Customer Focus

We pride ourselves on our approach to customer service with over one hundred years of history and an excellent reputation.

We have a strong track record for delivering what our customers want. This includes regular feedback such as industry commissioned research, feedback from major customers and brokers as well as more specific direct questionnaires.

We respond positively to all feedback and view each as an opportunity to develop our services and our customer experience. As well as our fully regulated approach to complaints we operate formal feedback loops to ensure that any lessons learned feed directly into our future plans.

Training and Development

We strive to equip our people with outstanding commercial, technical and leadership skills. All our people are actively encouraged to progress and develop their careers, realise their full potential and achieve maximum job satisfaction, while contributing to the continued success of our organisation.

A wide range of learning tools is available, from a range of technical and non-technical courses to personal study stations located at a number of offices throughout the country.

We are also committed to having professionally qualified staff and support our staff to obtain relevant qualifications. Our award-winning Underwriting Academy and our Excellence in Claims (EiC) programme provides our claims staff with the tools, time and environment to develop skills and knowledge through a framework of technical and non-technical modular based training.

Investors in People have accredited the whole of the company since 1999. We are committed to remaining accredited to provide a nationally recognised best practice framework for the training and development of our staff

Quality

We are committed to providing our customers with a high level of service underpinned by a programme of quality reviews which enable us to regularly review the quality of our claims handling. The programme of reviews is supported at the highest level and identifies improvement opportunities and best practice.

We review handling performance through a combination of file review and discussion with the local claims management and staff. The reviews are split between personal and generic reviews for each claims handling team, the results of which are regularly monitored.

We review open and closed cases to understand the impact of our actions on the result achieved. In addition to our quality review initiatives, we also have a specialist team dedicated to analysing and improving our business processes, helping to ensure that they remain both efficient and effective.

Our primary focus is to investigate and settle claims as swiftly and economically as possible. This is achieved through our proactive claims handling culture which focuses on maximising every contact, reliance on the telephone and reducing the number of unnecessary touchpoints.

Compliance

Compliance is central to everything we do as an organisation. Our separate compliance and legal teams liaise closely with us to ensure we continue to meet our regulatory obligations, and we enjoy close links with the Association of British Insurers.

It is our commitment to uphold a regulatory culture which is compliant with all regulatory principles and rules, day in, day out.

www.allianz.co.uk

Allianz Insurance plc. Registered in England number 84638
Registered office. 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.

Allianz Insurance plc is a member of the Association of British Insurers and the Financial Ombudsman Service.
Allianz Insurance plc is authorised and regulated by the Financial Services Authority. Our registration number is 121849.
This can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234