



Our loss adjusters

We know that having to make a claim because of damage to your property is stressful. If your claim is large or complex, we'll appoint one of our trusted partners, an independent claims specialist called a loss adjuster to help smooth and speed up the process. They'll normally visit your site in person to understand exactly what's happened and support you throughout your claim. Here's what you can expect.



1

Step one: We'll assign you a loss adjuster

We're available for emergencies 24/7/365 days a year, and your loss adjuster will call you within two hours of us getting in touch with them. They can make decisions on our behalf, which helps to speed up your claim. If we assign you a loss adjuster, they will determine if a digital or site visit is required. An actual visit may take place because your building is listed or specialised, or has had:

- a large amount of damage that needs extensive repair or has made your building structurally unsafe
- a major flood or fire
- damage to three or more rooms
- damage that means your building is uninhabitable.

Your loss adjuster will arrange and manage everything for you, so you can get back up and running as quickly and easily as possible. They'll source and co-ordinate all third-party suppliers like building contractors and tradespeople with specific skills.

If you can't trade from your building while the repairs are carried out, your loss adjuster will also help find somewhere temporary for you to work from.

2

Step two: We'll arrange to visit you

If the loss adjuster needs to visit your site, they'll arrange a time with you.

So we can progress your claim as quickly as possible, please put together any information relating to your claim before the visit, including:

- receipts
- valuations
- bank, store or credit card statements
- any photographs you have of damaged items or the building before the damage happened
- any photographs of damaged items before they are removed or disposed of.

Your loss adjuster might take these away with them to help them with your claim.

If you can't trade from your building while the repairs are carried out, your loss adjuster will also help find somewhere temporary for you to work from.

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Step three: We'll agree a plan of action and make a payment

At the end of the visit, your loss adjuster will let you know what will happen next. They'll write up an action plan and share it with you and us no later than the end of the next working day after their visit. This will set out exactly what will happen, and when. If required, we'll then send you an initial payment so you can get on with your repairs. You'll have a dedicated person to guide you through the repair work and help with any questions you might have.



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Case study



The problem

In just three hours, the University of Stirling received the equivalent of half a month's usual rainfall. The on-site plumbing couldn't take the pressure, causing water to rise up through the toilets and drains. There was substantial water damage to 14 buildings, one of which was a listed property.

With students returning to university in three months' time, it was vital that we fixed the problem quickly.

What we did

We set up a project team, with three major loss claims handlers working closely with the university, broker, loss adjuster and third-party contractors.

The loss adjuster visited the site so they could see the problems first hand and decide what was best to do.



QUICK GUIDE

£2m

The results

Within seven days of receiving the claim, we agreed that we would pay it and made an early interim payment. Although the university asked for £75k, we paid £2m based on the recommendations of the loss adjuster. This meant they were able to get on with the repairs in time for the students' arrival three months later, when only four flats out of 2,000 were still to be completed.