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Business News: Under Cover

MAKING AN INSURANCE CLAIM?



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Insurance Claim Solutions take the pain out of making an insurance claim

It's over five years since we last met with Paul Edmonds of Insurance Claim Solutions and in that time much has changed. The world has suffered a major economic crisis, the property market underwent massive change and only now is seeing a recovery and we all live in a world conscious of climate change, international terrorism and political upheaval. So what impact has all this had on the world of insurance and on insurance claims?

Back then, insurance companies were focusing on reducing payouts and investigating legitimate claims. Not much changes, and that is still their prime motivation – we still all believe that an insurance company is focused on how not to pay out on your claim.

So is that true, and how does one make a claim? Latest Homes met again with Paul Edmonds to find out if things remain the same or if the rules and attitudes have changed.

"Property Insurance policies are as easy as ever to purchase but most of us still do not understand that the real value comes when you need to claim," says Paul. "It is at that point you realise you are on your own."



When you make an insurance claim, typically your insurer will appoint a loss adjuster to act on their behalf and investigate the claim. Their fee is paid by the insurer. The loss adjuster will look at the causes of your claim and the circumstances surrounding it and will consider the exclusions in your policy together with how much you were insured for and the values you have submitted. If necessary, they will engage the services of forensic scientists and other specialists.

"By appointing Insurance Claim Solutions to act on your behalf we will pro-actively deal with all insurance company negotiations," says Paul. "This will protect your interests and maximise your entitlement.

"As loss assessors, we represent your interests and act as you the claimant's professional. The loss adjuster will aim to reduce the amount the insurance company pays. To ensure you do not lose out, each claim is dealt with by an experienced loss assessor. Our network of professionally qualified surveyors, engineers and contractors allows us to fully manage your claim from the outset.



"Our normal policy is to make a no charge visit to your home or premises to discuss your requirements and make an initial assessment of the claim and damage." Insurance Claim Solutions' core team all come from a fully qualified insurance background and are regulated by the Financial Conduct Authority.

Paul's philosophy

"I worked as a senior loss adjuster for ten years," Paul says, about the philosophy behind Insurance Claim Solutions. "I was tired of declining and adjusting claims, achieving fee targets and service standards. Typically, seven days after I met a policy holder on a major fire or flood, I lost sight of their needs in a flurry of new claims and visits.

"When the documentation did arrive, it was clear that the policy holder had no idea what they could claim for, or how to present it. It was also clear that the limited advice I was able to provide as a loss adjuster was not enough to enable them to structure and control the claim. They had lives to lead and businesses to run. As my full time job, this made it both easier and harder.

"I wanted to create a company that provided a service to the policy holder and focused on their needs," Paul continues. "As a loss adjuster I was unable to do this as I was working for the other side – on behalf of the insurance company. I wanted to use my professional skills and knowledge to ensure policy holders' interests were protected and their claims were met.

Small print insurance companies are still extremely strict on the small print in the policy. Often, the policy holder's notification of the claim will be recorded. It is important to appoint a representative who understands the correct presentation of the claim, to secure acceptance of the claim and early interim payments.

"Last year we saw lots of flooding and torrential downpours of rain. At that time, we helped a lot of clients get the very best results. Many home owners affected by the serious flooding were out of their homes for a year but we were able to help some get back into their homes and lead a normal life again in six months."

Mutual respect

Insurance Claim Solutions understand the details of an insurance policy and the techniques used to avoid liability. It can be easy to criticise the loss adjusting profession and use this as justification for the appointment of a loss assessor. In reality, the majority of loss adjusters and loss assessors have a mutual respect that begins with an understanding of the claim process. "Our main issue is that assessors companies have an unfair advantage," Paul continues. "They have the resources to employ experts to manage their financial loss. It is essential that both parties are represented professionally as this will ensure fairness. Without a balanced process, loss adjusters will always have an advantage."

Every cloud...

It is not all doom and gloom as successful claims can often have a silver lining. It is important to take a step back and see the potential of your claim. By having it expertly represented and maximising your entitlement it need not be a cloud. "This is not about trying to submit an inflated or fraudulent claim," Paul explains. "The value of the policy is often contained in the small print, much of which is missed by the policy holder.

"If you need to make a claim, the most important thing to do is contact us from the outset to avoid making mistakes that will cost later!"

Insurance Claim Solutions' client base is varied – from households to commercial. They work tirelessly and will make themselves available to answer your queries and questions. Their fee structure is tailored to meet customers' individual needs and covers an end-to-end claim management service from meeting the insurance company representative to organising contractors. They can also negotiate a cash sum for your claim on your behalf.

Once Insurance Claim Solutions have been instructed to manage your insurance claim they will carry out the following:

- Organise emergency cleaning, boarding and installation of dehumidifiers
- Meet with the insurance company representative and/or loss adjuster on your behalf
- Present a fully quantified claim to your insurers based on your maximum entitlement
- Instruct structural engineers and chartered surveyors as necessary to provide professional advice and specifications of works
- Provide building quotations from our approved contractors
- Negotiate and manage your insurance claim from start to finish
- Offer you the maximum support
- Offer you the best settlement option for your circumstances – you may want to carry out alternative works, upgrade your property or receive a cash settlement.

Insurance Claims Solutions, 95 Ditchling Road, Brighton, BN1 4ST, 01273 573888, www.insuranceclaimsolutions.co.uk

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