

Guidance Notes - Loss Adjusters

Covea Insurance plc promise to make every effort to deal with your claim, fairly, promptly and courteously. We understand that you may have questions regarding the involvement of a loss adjuster and will try to put your mind at rest by answering some of the most frequently asked questions.



What is a Loss Adjuster



Loss adjusters are appointed in order to assess your claim from an impartial viewpoint, addressing the concerns of both the policyholder and the insurer, with the aim of achieving a fair outcome to the satisfaction of both parties, within the terms of the policy.



What can I do before the loss adjuster visits?



Please carry out any emergency first aid measures to prevent further loss or damage. Take photographs before any work is carried out. Have available for the adjuster as much documentation as you can including, where appropriate, contractors' estimates for all necessary repairs and replacement. Retain all damaged property for the adjuster to examine. If your claim relates to theft or accidental loss, have available any documentation which proves ownership/value, such as purchase receipts, repair/cleaning invoices, instruction manuals/guarantee booklets, original packaging, valuations or photographs.



How can they be impartial if you pay them?



Loss Adjusters work to Codes of Conduct published by the Chartered Institute of Loss Adjusters. These require them to act with total fairness and honesty. The level of their charges is based on the amount you receive, not the amount saved.



Why have you sent a loss adjuster rather than one of your own people?



Several reasons: As the loss adjuster is from a separate company, they can assess your claim from an independent viewpoint; they are experts whose sole business is the handling of insurance claims; and because they can offer practical advice and help during what sometimes can be an extremely harrowing experience.



What type of questions will they ask?



They will want to understand what has happened and will ask you to explain in as much detail as you can remember. It may help to make some notes to assist your memory. They will also ask about your previous insurance history. It will save time if you can have available details of your insurances for the previous five years including the name and address of the insurance company(ies), the policy number(s), and details of any claims made, whether paid or not. If you have an insurance broker they may be able to help you. The loss adjuster's enquiries will include a check on your personal circumstances to establish if any changes have occurred since the policy was taken out. They will also complete a brief survey of security and review adequacy of sums insured.



What type of questions will they ask?



Once a figure has been agreed with you, the loss adjuster will issue their report recommending payment. Where they arrange replacement or repair, payment will be made directly to the supplier. Otherwise, payment will normally be made to the named policyholder. If a joint bank account is not held, signed authorities to make payment to a third party or individual policyholder must be provided. Cheques are issued by us, usually via your insurance broker.