

The role of the loss adjuster



Our loss adjuster is here to help you

For some people, claiming can be a stressful experience, especially a large claim or ones that involve personal and treasured possessions.

We understand that you need your claim to be resolved as quickly and efficiently as possible so life can return to normal. However, some claims are better dealt with face to face rather than by email or phone. In these circumstances, regardless of the size of the claim, we may ask loss adjusters to help ensure the claim is settled as promptly and easily as possible.

The purpose of this leaflet is to tell you more about loss adjusters and how they will help resolve your claim.

What do loss adjusters do?

Loss adjusters are experts in many fields and can be relied upon for their skill, fairness and just approach. They help both you and us, as your insurance company, to understand whether:

- Your loss or damage falls within the terms of your insurance policy
- Your sums insured on the policy are adequate
- The amounts being claimed are fair and reasonable

How can loss adjusters help?

Loss adjusters help by advising you on how to arrange for any emergency repairs which might be necessary to secure your property or to limit further damage or loss.

Your loss adjuster is appointed to help throughout the claim up until settlement is agreed. If at any point you require any assistance you can contact either the loss adjuster or our claims teams directly.

In addition, they can advise how security or safety could be improved to avoid a further incident and can often point to aspects of the claim which you may have overlooked.

They can also advise on repair techniques, such as the matching of a damaged carpet or bathroom suite and will know of specialist firms in your area who can help with repairs or reinstatement.

Their findings and recommendations are sent to us to allow them to compensate you for your loss.



Who pays their fees?

We pay all the fees charged by any loss adjusters we have instructed.

Some people wrongly believe that insurers only instruct loss adjusters when they feel a claim may be potentially fraudulent.

This is not the case. Loss adjusters will work out the value of your claim and make sure you receive a fair settlement.

How can you help?

- If items have been stolen or destroyed, it is helpful if you can prepare for your meeting with our loss adjusters by collecting any original purchase receipts, valuations, guarantees or even photographs of the stolen or damaged items.
- If you have reported the incident to the police, please have the crime reference number ready. The loss adjusters will deal with the police to help trace any recovered goods.
- Keep the destroyed or damaged items for inspection, unless it is unsafe to do so. If it is unsafe, please take photographs and give these to the loss adjuster.



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