

# Loss Adjuster

## Frequently Asked Questions

### What is a loss adjuster?

A loss adjuster is an independent claims specialist who investigates large or complex claims.

They will often investigate at the scene of an incident to establish the causes of the loss (damage or destruction of property).

When appointed they respond quickly, advising you on the best action to take to minimise further damage to your property. They will work with you to get your business back up and running, appointing and coordinating suppliers, such as building contractors.

### Why do we appoint loss adjusters?

We appoint loss adjusters for a variety of reasons but primarily if your business premises has suffered:

- **a large degree of damage** – that requires extensive repairs or is structurally unsound
- **a large flood or fire claim** – these will often take a long time to rectify. Consequently, the business is often unable to trade whilst the repair work is being carried out
- **damage to three or more rooms** – as a number of suppliers are often involved a loss adjuster will be appointed to source and manage them
- **damage that has resulted in your premises being uninhabitable** – a loss adjuster can assist in locating and securing alternative business premises for you.

We would also appoint a loss adjuster if damage occurred to:

- **a listed or specialised building** – as the repairs require specialised trades people.

### Which loss adjusters do we work with?

We work with some of the biggest and most respected names in the industry, including Cunningham Lindsey, Crawford and Company and Questgates.

They have authority, up to a certain level to make decisions on our behalf. This means you deal with decision makers who will help to accelerate your claims settlement process.

### Restaurant – Cumbria December 2015

Our policyholder experienced flood damage during the height of the 2015 Christmas floods. We appointed a loss adjuster, and due to the extent of the flood they visited the site the next day. An interim payment was agreed whilst the loss adjuster was on site. Following recommendations in their report an additional payment was made in order for the policyholder to begin removing debris from the premises.

We were able to conclude the claim within 24 hours of the loss adjuster's visit. The swiftness of the payments allowed the policyholder to restore the site and replace stock quickly. Within a short amount of time they were in a position to start trading again, which meant there was no interruption to their business.



## What can you expect from our loss adjusters?

Our panel of loss adjusters are committed to delivering a fast and efficient service. Keeping you informed of what's happening and when throughout the process. They will:



- respond to emergencies 24 hours a day, 365 days a year



- call you within two hours of instruction
- provide advice and guidance over the phone on our claims process, loss mitigation and advise on alternative accommodation/premises if required



- send you a case action plan summarising what was outlined in the initial conversation along with a detailed timeline of what will happen next and when



- provide a dedicated contact to guide you through the process and help with queries you may have.

## How quickly will a loss adjuster be on site?

In urgent situations the loss adjuster will call you within one hour of instruction, and if appropriate provide advice as to what to do to minimise the damage to your property. If a site visit is required they will also arrange a convenient appointment to come and visit you at your premises.

## Will I need to prepare anything?

Prior to the visit we will need you to prepare any information you have in relation to your claim, such as:

- receipts
- valuations
- bank/store or credit card statements
- photographs of the items before they were damaged/destroyed (if available)
- photographs of any damaged items before they are cleared or removed/disposed of are also useful, but are not a specific requirement.

The loss adjuster may take these away to assist with the investigation.

## What happens after they have visited?

The loss adjuster will agree a course of action with you and confirm what will be done to resolve the claim. They will also provide you with a written action plan detailing what will happen and when.

## How quickly can I expect payments in order to get the repair work complete?

After completing their site visit the loss adjuster produces a report. This has to be issued to us by the end of the working day following their site visit. Payments will be released within five working days of the receipt of the loss adjuster's report.

## What if I need further information?

You should always contact the loss adjuster or the claims handler progressing your claim for further information.

### To make a claim or for general enquiries:

**Call:** 0344 412 9988

**Email:** [newpropertyclaims@allianz.co.uk](mailto:newpropertyclaims@allianz.co.uk) (new claims)  
[propertyclaims@allianz.co.uk](mailto:propertyclaims@allianz.co.uk) (existing claims)