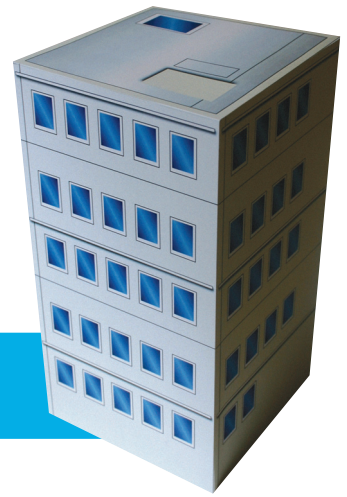


COMMERCIAL

Loss Recovery Insurance



"When you're under most pressure, you need a solution that is robust, proven and user-friendly. This is just such a solution."

What is Commercial Loss Recovery Insurance?

Commercial Loss Recovery Insurance provides you with and pays the fees for a qualified independent Claims Expert to prepare, present and negotiate certain insurance claims with your commercial insurer.

Why you should have Commercial Loss Recovery Insurance

In recent years commercial insurance claims have become more technical, complex and time consuming for all parties involved. Your commercial insurer will invariably appoint their own loss adjuster to establish if a claim is a covered loss under the policy and to protect them against over payment. It is your responsibility to prepare the claim and to ensure you claim for everything you are entitled to.

Commercial Loss Recovery Insurance provides you with your own Claims Expert to protect your interests and to remove the burden of spending countless hours preparing your claim. Your Claims Expert will be a fully qualified Chartered Loss Adjuster who will ensure that you receive the best help possible throughout the process.

The Commercial Loss Recovery Claims Service

We offer an unrivalled claim service to policyholders and in the event of a covered loss for property or business interruption, simply contact your insurance broker. They will arrange for you to be contacted by your Claims Expert who will make a personal visit to begin the process. Typically the visit happens within 24 hours of the loss being notified to us.

From that moment on you will enjoy the peace of mind of having a Claims Expert handling the loss on your behalf.

Commercial Loss Recovery in action!

The benefits to you:

- Quick response at a time of crisis
- Dedicated Claims Expert to prepare and negotiate your claim
- Peace of mind from best advice
- Saves valuable time and minimises disruption to your business
- Negotiation of the best available settlement under the terms of your policy
- Management of meetings and correspondence with your insurer
- Working with your accountants to prepare any business interruption claims
- Arrangement of remedial works and surveyors if required

[For further details including policy exclusions please see our Key Facts document](#)

Getting it right for customers

Every time we deal with a claim we ask customers about the service they received, 5 being 'excellent' and 1 being 'poor'.

- Since September 2005 we have sent our survey to customers
- As at July 2008, 35% have responded
- The average score was an impressive 4.8
- 96% said they were happy to use the same Claims Expert again
- 61% said 'yes' to recommending us in PR materials
- 97% thought it was good value for money

What customers have to say:

"It was a pleasure dealing with Mike during this difficult time. His experience, knowledge and professionalism were a credit."

"I was truly impressed with the help and guidance I received from Phil. It made a difficult loss easier to handle and was gratifying to have a claim sorted quickly and with dignity. Thank you."

"David always left me feeling that I could safely leave matters in his hands and that nothing was too small or large for his attention."

"The reliability and professionalism of both Bobby and Richard were exemplary and I would want these people on my side should there be another occurrence."

"Richard was extremely helpful in explaining how everything worked, he kept me up to date with developments and led me through the whole process effortlessly. I would definitely recommend Richard in the future."

**For further information
contact your broker.**

All Loss Recovery Policies are fully underwritten by certain underwriters at Lloyd's under Binding Authority reference 330451

The Claims Service is administered by LOREGA Ltd who are authorised and regulated by the Financial Services Authority. Firm reference number 308694

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