

LOREGA **10***

Settle For Best

The UK's most respected, re-assuring and caring claims expert, independently acting for you.

Providing you with up to 10 hours of expert advice by telephone, or the option of an on-site visit*, from one of our highly experienced loss adjusters.

Helping you deal with the time-consuming issues and frustrating problems that can be involved in making your insurance claim.

10*

For
Businesses

Key Benefits

When you are running a small business, in the event you suffer a loss, you need to be confident it's going to be sorted quickly.

Lorega 10* is an insurance policy which provides you with up to 10 hours of expert telephone advice from one of our highly experienced loss adjusters, to help you prepare, negotiate and settle your claim or, if you prefer, come and meet you to discuss it.

Acting independently of your insurance company, to help you achieve the fairest and fastest settlement possible under your insurance cover.

More than 25 years of experience in helping policyholders with their insurance claims, giving you peace of mind when you need it most.

A nationwide network of expert loss adjusters who can visit you within 48 hours of your call.

Maria's Story

We're a small retail business in the West Midlands, offering a range of outfits for the 'mother of the bride'.

Opening the shop was the best thing I've done and the business has gone from strength to strength. When my own daughter was getting married I realised there was a real need for a shop like mine.

Imagine my horror when, following a difficult divorce, my ex-husband decided to come into my shop and spray the stock with an aerosol can of paint.

Faced with the interruption to my business and having to find the cash to replenish my stock, I didn't know what to do.

I rang my insurance broker, to check that we were covered. They told me I had Lorega 10* cover, which meant I was able to call an expert, who helped me to work out what I could recover under my 'Shop Protector Insurance Policy' and the supporting information I would need to make the claim.

As my loss was more than £25,000, the Lorega loss adjuster came to see the damage and talk to me. He looked at my policy and was able to give me first-hand advice on how to put my claim together.

As a result, I was able to have the claim accepted and settled by our insurer in a very short time. This enabled me to reopen the shop within a matter of days and limit the impact it had on the business.

'It's was such a relief to know you can ask for help when you need it. Being able to talk face to face, to an expert who really understands how to help you get your business back up and running was a lifesaver.'

Maria Minetti
Managing Director
West Midlands specialist retailer



Key Features

Getting a business claim sorted is about knowing what to do and having the right information to give your insurance company. If your underlying insurance premium is less than £2,500 and your claim is more than £5,000 - within the terms and conditions of that policy – then Lorega 10* is for you. It provides up to 10 hours of expert telephone advice during normal office hours and, if your claim is more than £25,000, then we can come and see you in that time, to talk you through it, face to face.

Most importantly, Lorega 10* gives you an expert in your corner who you can talk to if your insurer is being unresponsive or appears to be using the small print to try and delay or avoid a settlement.

Your Lorega expert can also give you practical advice about things you can do to help reduce the impact of a loss or to help you organise quotes to start remedial work or secure replacement goods.

Just to be clear, we won't be able to help if your claim is personal injury, liability, marine, aviation, motor, personal property, subsidence, landslip or heave claims, uninsured losses, civil proceedings and any claim outside of the UK (which includes the Isle of Man and the Channel Islands).

But if it's a claim about getting your business back on its feet when disaster strikes, then we are the best people you could talk to.

**If you would like to know more,
please get in touch with your broker.**

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The claims service is administered by Lorega Ltd, which is authorised and regulated by the Financial Conduct Authority, reference 308694.