

**LOREGA**

Expert Help

When you need it

**Lorega Solutions is one of the UK's leading Chartered Loss Adjusting companies, established specifically to represent the policyholder.**

**Professional advice, from a qualified expert, to prepare, negotiate and settle your insurance claim.**



**Liability  
Expert**

**For  
Businesses**

## **Key Benefits**

**When you are running a business, any accident or error can be a costly mistake.**

**If a third party thinks you are liable for an injury or other damages, you need to have the confidence it is going to be sorted quickly – before any litigation.**

**If you are worried about a single incident, or a series of incidents, which could be subject to a claim, then our 'Liability Expert' service is for you.**

**Public, Employer or Product Liability cover can be a complicated area of insurance and we help to ensure that you recover any cost you may incur, understand strategies for defense and advise you on proactive steps to reduce potential reoccurrence.**

**Our Experts have more than 25 years of experience in helping policyholders with their insurance claims, giving you peace of mind when you need it most.**

## Contamination at a meat pie manufacturer

When the quality control team at the Midland plant of a leading pie manufacturer rejected a batch of meat pies, the Managing Director thought that their Product Liability cover would enable them to recover the cost incurred.

Carrots used in the batch, had been adversely affected by a chemical used by a supplier when the carrots were being washed. The result was that the pies tasted terrible.

The problems started, however, when their insurance company decided that, as the pies were not 'harmful to health', the claim was invalid.

Facing a loss in excess of £100,000, the company retained Lorega to try and resolve the claim. Using the production records, they were able to identify the supplier of the particular batch of carrots.

The Lorega Expert was then able to demonstrate to the supplier that the chemical had affected the batch and that they were responsible for the problem.

By liaising directly with the supplier's own insurance company they were able to claim on their own product liability insurance and compensate the meat pie company for their loss of production.

**'If it hadn't been for Lorega's detailed knowledge of product liability insurance, I would have been facing an unsustainable loss. Having access to an expert left us without a bad taste in our mouth!'**

**MD of a Midlands based pie manufacturing company**



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# Key Features

**The Liability Expert appointed by Lorega Solutions, will guide you through the process of recovering any cost you have incurred, in the event of an incident which results in a liability claim.**

**We help you to improve your chances of defending a liability claim, if such an incident occurs.**

**We give you practical advice about how to reduce the possibility of a similar incident recurring.**

**The cost of the service is agreed with you in advance, reflecting the level of time and complexity involved.**

**If you would like to know more, please get in touch using the details below.**

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