

FNOL – FIRST NOTICE OF LOSS SUBMITTING A CLAIM ONLINE

User Manual

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DASHBOARD

- This is the main dashboard where you can search for policies and be able to submit a new claim online.

The screenshot shows the LOREGA Online Quote & Buy Platform dashboard. The browser address bar displays 'staging.app.lorega.com'. The page features the LOREGA logo with the tagline 'Expert Help When you need it'. The main heading is 'Online Quote & Buy Platform'. Below this, there is a 'Get Started' section with a sub-link for 'Assistance Product'. The dashboard is organized into several functional areas:

- Get a New Quote:** A green button with a gear icon and the text 'Get a quote for a new policy'.
- Submit New Claim:** A green button with an upward arrow icon and the text 'Create a new Claim'.
- Existing Policies:** A blue button with a document icon and the text 'Access all your existing policies'.
- Referrals:** A red button with a triangle icon and the text 'Check the status of your referred quotes'.
- Upcoming Renewals:** A yellow button with a clock icon and the text 'Renew policies approaching expiry'.
- Draft Quotes:** A dark grey button with a checkmark icon and the text 'Resume draft quotes'.

Below these, there is a 'Broker Payments' section with:

- Create New Batch:** A green button with a gear icon and the text 'Create New Remittance Batch for selected Brokers'.
- Outstanding Batches:** A blue button with a gear icon and the text 'Access outstanding Remittance Batches'.
- Paid Batches:** A dark grey button with a gear icon and the text 'Access paid Remittance Batches'.

At the bottom, there is a 'Brochure Leaflet' section with a link to 'Learn More' and a note: 'For more information about how we can help you to improve the claims service you offer your clients, please visit [lorega.co.uk/brokers/claims/here](#).' Below this, there are links for 'View further details of our products and services here' and 'Download our product leaflets and other documents here'.

STEP 1 – SUBMITTING A NEW CLAIM

- Please click 'submit a new claim' on your dashboard and then type in the date of loss and the policy details. You can search the policy by either policy name or policy ID. Please note that if you use Acturis to transact Lorega policies, you will need to enter the policy name as the policy number is different on Acturis.
- You will only need to type the first 3 letters of the policy name or the full policy ID. The first policy on the list is the most current policy.
- Please click save and next

The screenshot displays the 'New Claim' form in the Lorega system. The interface includes a top navigation bar with the Lorega logo and menu items like Home, Claims, Risks, Batches, and My Exports. A sidebar on the left shows a progress indicator with three steps: 1. Identify Policy (highlighted), 2. Claim Details, and 3. Documents. A yellow box in the sidebar states 'This Claim will go to Lorega once submitted.' and a blue 'Next' button is visible. The main form area has a dark blue header with 'New Claim' and a 'Back to List' button. The form contains a 'Date of Loss' field with a calendar icon and a placeholder 'DD/MM/YYYY'. Below this is a search section with the text 'Search by Policy ID or Name (At least 3 chars)' and a search input field with the placeholder 'Search by policy ID or Name'. A blue 'Save & Next' button is positioned at the bottom of the form.

STEP 2 – ALLOCATING THE POLICY

- Once the date of loss and policy name or policy ID is entered, you should be able to locate the policy. The first policy on the list is the current live policy. If you are unable to find the policy, it may be that we do not have this on cover. Please refer to your accounts department to ensure the risk has been sent to us. To complete the claims process, please complete the Lorega claims notification sheet via email. This can be downloaded from the Lorega website.
- Once the risk is located, please ensure you click on the correct policy to enable you to move to the next stage
- Please click save and next

The screenshot shows the LOREGA 'New Claim' form. The navigation bar includes 'LOREGA', 'Home', 'Claims', 'Risks', 'Batches', and 'My Exports'. The main header is 'New Claim'. A sidebar on the left contains a 'Back to List' button and a progress indicator with three steps: '1. Identify Policy' (highlighted), '2. Claim Details', and '3. Documents'. A yellow box in the sidebar states 'This Claim will go to Lorega once submitted.' and a 'Next' button is at the bottom. The main form area has a 'Date of Loss' field with the value '31/07/2018'. Below it is a search field labeled 'Search by Policy ID or Name (At least 3 chars)' with the input 'liz'. A dropdown menu shows two results: 'Liz and Ivan Maxwell (5944525)' (highlighted) and 'Liz and Ivan Maxwell (5932662)'. A 'Save & Next' button is at the bottom right.

STEP 2 – ALLOCATING THE POLICY (CONTINUED)

- If the date of loss is out of the Lorega notification period (14 days) the claim will be referred to Lorega. Please complete the referral box advising the reason for late notification.
- Scroll to the bottom and click save and next.

The screenshot shows the 'New Claim' form in the LOREGA system. The form is titled 'New Claim' and has a 'Back to List' button. The left sidebar shows the navigation menu with '1. Identify Policy' selected, followed by '2. Claim Details' and '3. Documents'. A pink notification box states: 'This Claim will be referred to Lorega once submitted.' Below it is a 'Next' button. The main form area has a 'Date of Loss' field with the value '14/06/2018'. Below that is a search field 'Search by Policy ID or Name (At least 3 chars)' with the value 'Liz and Ivan Maxwell'. A 'Referral Reason (Required)' field is empty. A yellow banner below the form reads: 'The date of loss is more than 14 days in the past. This claim will be referred to Lorega upon submission. Please provide a referral reason.' The 'Risk Details' section is visible at the bottom, with a 'View Risk' link. The risk details include: Broker name (Lorega Sales), Insurer Name (empty), Policy Start Date (2017-10-26), Policy End Date (2018-10-25), Policy No. (empty), Underwriting Year (14), Status (On Cover), and Claim Trigger Threshold (£ 5000).

STEP 3 – ENTERING THE CLAIMS DETAILS

- Complete all claim details. Please note the initial reserve estimate must be over the £5000 trigger.
- Please free type a description of the loss, for example how much damage has been caused, the current position of the claim etc. You can type this description in Broker description of loss box.

The screenshot displays the LOREGA 'New Claim' form. The navigation bar at the top includes 'LOREGA', 'Home', 'Claims', 'Risks', 'Batches', and 'My Exports'. The main header shows a 'Back to List' button and the title 'New Claim'. A sidebar on the left contains three steps: '1. Identify Policy', '2. Claim Details' (highlighted in orange), and '3. Documents'. A pink notification box states 'This Claim will be referred to Lorega once submitted.' Below this is a blue 'Next' button. The main form area is titled 'Claim Details' and contains the following fields:

- Claim Category:** A dropdown menu with 'On Cover' selected.
- Incident Type:** A dropdown menu with 'Storm' selected, marked as 'Required'.
- Claim Reference Number:** An empty text input field.
- Broker Reference Number:** An empty text input field.
- Claim Notified to Broker:** A date and time input field showing '31/07/2018 14:35', marked as 'Required'.
- Initial Reserve Estimate:** A text input field with '£ 5000' entered, marked as 'Required. Must be at least £5000.00'.
- Broker Description of Loss:** A large text area containing 'Torrential rain causing severe water damage.', marked as 'Required'.
- Referral Reason:** A text input field with 'the claim has only just exceeded 5k' entered, marked as 'Required'.

STEP 4 – INSURED DETAILS

- Please complete the insured's details; at least one contact number for the insured is required. If the insured has a mobile number, could you please enter this number. An email address would also be really helpful.

LOREGA Home Claims Risks Batches My Exports

← Back to List New Claim

1. Identify Policy
2. Claim Details
3. Documents

This Claim will be referred to Lorega once submitted.

Next

Status: **Due Renewal**

Claim Trigger Threshold: £ 5000.00

Underlying Risk Type:

Product: Private Client

Policy Type: Household

Postcode: LN12 2NE

Trade: Property Owner Residential

Insured Details

Title: Mr

First Name: John Required.

Last Name: Buckley Required.

Email:

Phone Number: 0207 767 3070 Required.

Contact Address

Address Line 1:

Address Line 2:

Address Line 3:

City:

Country:

Postcode:

STEP 5 – ADDRESS OF LOSS

- Please complete the address of loss.

LOREGA Home Claims Risks Batches My Exports Lorega Sales Lorega A

← Back to List **New Claim**

1. Identify Policy
2. Claim Details
3. Documents

This Claim will be referred to Lorega once submitted.

Next

Buckley Required.

Email

Phone Number 0207 767 3070 Required.

City

Country

Postcode

Address of Loss

Address Line 1
36-38, Leadenhall Street

Address Line 2

Address Line 3

City
LONDON

Country

Postcode
EC3A 1AT

STEP 6 – BROKER DETAILS

- Please select your name from the broker list provided. If your name does not appear on the list, you are able to create a new Broker contact. You will need to complete the following: First Name, Surname, Email Address & Telephone number.
- Press Create

The screenshot shows the LOREGA web application interface for creating a new claim. The top navigation bar includes the LOREGA logo and links for Home, Claims, Risks, Batches, and My Exports. The current page is titled 'New Claim' and features a 'Back to List' button. A progress indicator on the left shows three steps: 1. Identify Policy, 2. Claim Details (highlighted), and 3. Documents. A pink notification box states: 'This Claim will be referred to Lorega once submitted.' Below this is a 'Next' button. The main form area is titled 'Broker Contact' and includes a dropdown menu to 'Choose Existing Or New' with options for 'Lorega Admin', 'Choose from existing contact...', 'Lorega Admin' (selected), and '...or Create New'. Below the dropdown are input fields for 'First Name' (filled with 'Lorega', marked 'Required'), 'Last Name' (filled with 'Admin', marked 'Required'), 'Email' (filled with 'admin@lorega.com', marked 'Required'), 'Home phone', 'Mobile Phone', and 'Work Phone'.

STEP 7 – UPLOADING DOCUMENTS

- Could you please upload the underlying policy schedule and policy wording and Lorega certificate in this section. Press upload and search for the relevant document on your system. If you are unable to upload the documents, could you please email them across to the claims department once the claim has been submitted.
- Press 'Submit' or 'Refer to Lorega' (if the claim is submitted late). Your claim will then be passed to Lorega to appoint a loss adjuster.

The screenshot displays the LOREGA web application interface for uploading claim documents. The top navigation bar includes the LOREGA logo and menu items: Home, Claims, Risks, Batches, and My Exports. The user's current session is identified as 'Lorega Sales | Liz and Ivan Maxwell | 12975'. The main content area is titled 'Claim Documents' and features an 'Upload' button. A yellow instruction box prompts the user to upload the Lorega Policy Certificate, Policy Wording, and Policy Schedule. A pink message box states, 'This Claim will be referred to Lorega once submitted.' Below this is a red 'Refer to Lorega' button. The central area shows 'Nothing to display!'. On the right, there is a table with columns for 'Filename', 'Size', 'Uploaded Date/Time', and 'Uploaded By'. Below the table are fields for 'Tags' (with a dropdown menu), 'Description' (with a text area), and 'Visible To' (with checkboxes for 'Lorega Employees', 'Liz and Ivan Maxwell', and 'Lorega Sales'). There are also checkboxes for 'Notify Adjusters' and 'Notify Adjusters' at the bottom. 'Save' and 'Delete' buttons are located at the bottom right.

USEFUL CONTACTS

Lorega Main Office - 020 7767 3070

Claims Team - claims@lorega.com

Logon <https://app.lorega.com>