

FNOL — FIRST NOTICE OF LOSS SUBMITTING A CLAIM ONLINE

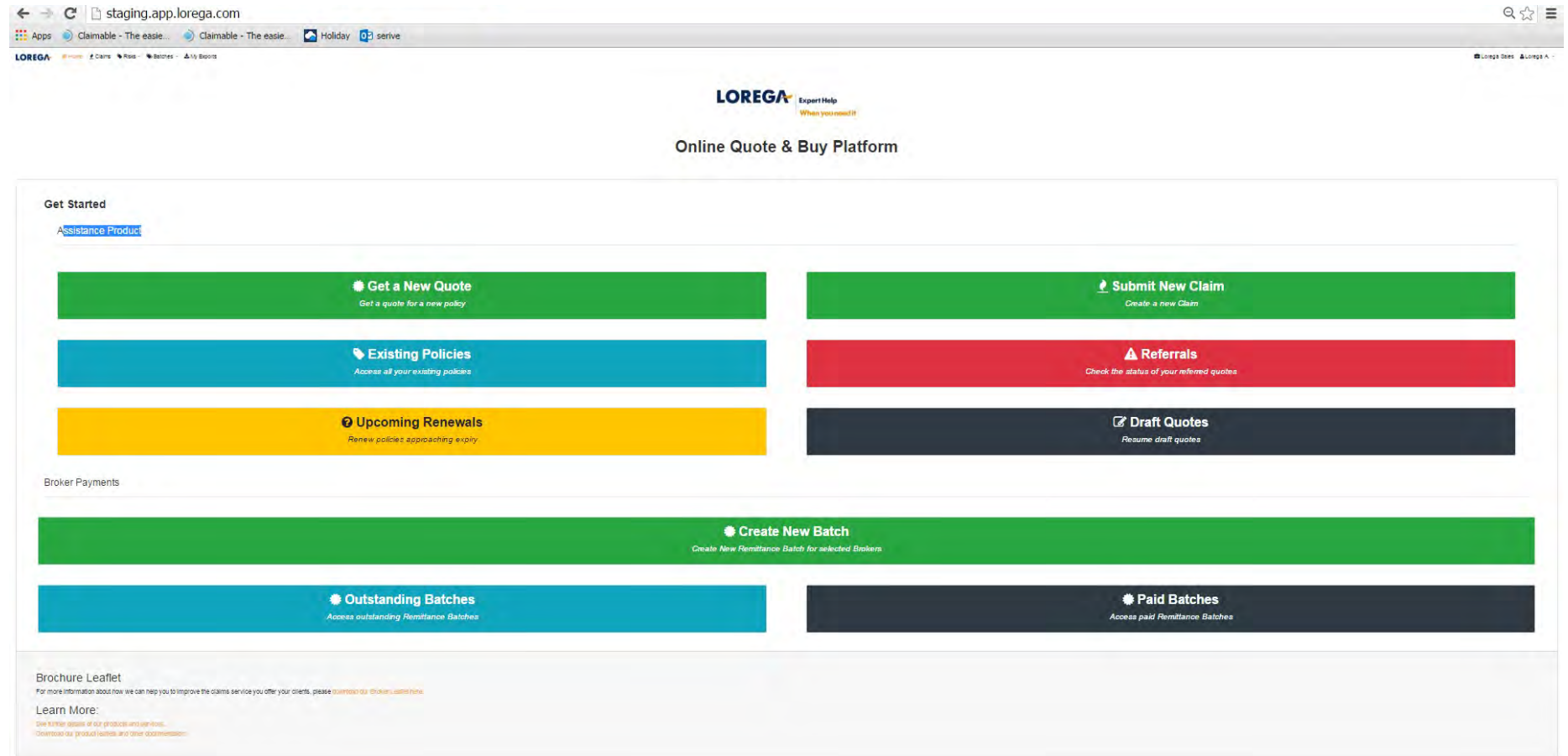
User Manual

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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.



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 links for Home, Claims, Risks, Batches, and My Exports. A sidebar on the left shows a progress indicator with three steps: 1. Identity Policy (active), 2. Claim Details, and 3. Documents. A yellow notification box states, 'This Claim will go to Lorega once submitted.' Below this is a 'Next' button. The main form area has a dark blue header with 'New Claim' and a 'Back to List' button. It contains two identical sections for data entry. Each section features a 'Date of Loss' field with a calendar icon and a placeholder 'DD/MM/YYYY'. Below this is a search bar labeled 'Search by Policy ID or Name (At least 3 chars)' with a placeholder 'Search by policy ID or Name'. At the bottom of each section is a 'Save & Next' button.

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

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.

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](#)

Date of Loss
14/06/2018

Search by Policy ID or Name (At least 3 chars)
Liz and Ivan Maxwell

Referral Reason (Required)

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.

Risk Details [View Risk](#)

Broker name
Lorega Sales

Policy Start Date
2017-10-26

Policy No.

Status
[On Cover](#)

Insurer Name

Policy End Date
2018-10-25

Underwriting Year
14

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 shows the LOREGA 'New Claim' form, specifically Step 3: Claim Details. The interface includes a top navigation bar with the LOREGA logo and links to Home, Claims, Risks, Batches, and My Exports. A dark blue header bar contains a 'Back to List' button and the title 'New Claim'. On the left, a sidebar lists the 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 blue 'Next' button. The main form area is titled 'Claim Details' and contains several input fields, each with a 'Required' label:

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

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

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New Claim

1. Identify Policy

2. Claim Details

3. Documents

This Claim will be referred to Lorega once submitted.

Next

Status

Due Renewal

Underlying Risk Type

Policy Type

Household

Trade

Property Owner Residential

Claim Trigger Threshold

£ 5000.00

Product

Private Client

Postcode

LN12 2NE

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

Q

LOREGA

EXPERT HELP

STEP 5 – 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

Q

Address of Loss

Address Line 1

36-38, Leadenhall Street

Address Line 2

Address Line 3

City

LONDON

Country

Postcode

EC3A 1AT

Q

- Please complete the address of loss.

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 main header has a 'Back to List' button and a 'New Claim' title. A sidebar on the left shows the progress: 1. Identify Policy, 2. Claim Details (highlighted), and 3. Documents. A pink message box states: 'This Claim will be referred to Lorega once submitted.' Below this is a blue 'Next' button. The main content area is titled 'Broker Contact' and contains a dropdown menu to 'Choose Existing Or New'. The dropdown is open, showing 'Lorega Admin' as the selected option, with other options being 'Choose from existing contact...', 'Lorega Admin', 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.

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

Broker Contact

Choose Existing Or New

Lorega Admin
Choose from existing contact...
Lorega Admin
...or Create New

First Name
Lorega Required.

Last Name
Admin Required.

Email
admin@lorega.com Required.

Home phone

Mobile Phone

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 shows the LOREGA web application interface for uploading claim documents. The top navigation bar includes the LOREGA logo and links for Home, Claims, Risks, Batches, and My Exports. The user is logged in as 'Lorega Sales | Liz and Ivan Maxwell | 12975'. The left sidebar shows a progress indicator with three steps: 1. Identify Policy, 2. Claim Details, and 3. Documents (which is currently selected). A pink message box states: 'This Claim will be referred to Lorega once submitted.' Below this is a red button labeled 'Refer to Lorega'. The main content area is titled 'Claim Documents' and features an 'Upload' button. A yellow instruction box says: 'Please upload the Lorega Policy Certificate, Policy Wording and Policy Schedule if available.' Below this, it says 'Nothing to display!'. On the right side, there is a form with fields for 'Filename', 'Size', 'Uploaded Date/Time', 'Uploaded By', and 'Tags'. The 'Description' field is a large text area. At the bottom right, there are checkboxes for 'Visible To' (Lorega Employees, Liz and Ivan Maxwell, Lorega Sales) and 'Notify Adjusters'. At the very bottom, there are 'Save' and 'Delete' buttons.

USEFUL CONTACTS

Lorega Main Office - 020 7767 3070

Claims Team - claims@lorega.com

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