

FIRST NOTIFICATION OF LOSS (FNOL)

SUBMITTING A CLAIM ONLINE

Loss Recovery Insurance Version

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FNOL

BEFORE NOTIFYING A CLAIM

BEFORE SUBMITTING A CLAIM

REQUIREMENTS

- Before you notify Lorega of a claim, please ensure the Client's own insurers have been notified (we refer to the client's own Insurers as the 'Underlying Insurers').
- The Lorega policy is triggered when the client's claim, net of any excess, is believed to exceed £5,000 and the Underlying Insurers have accepted policy liability (or we expect them to, based on the information provided).
- If you are still awaiting information to see if the claim will meet the Lorega criteria, can we ask you to refrain from reporting it to us until you do have all the information.

BEFORE SUBMITTING A CLAIM

REQUIREMENTS

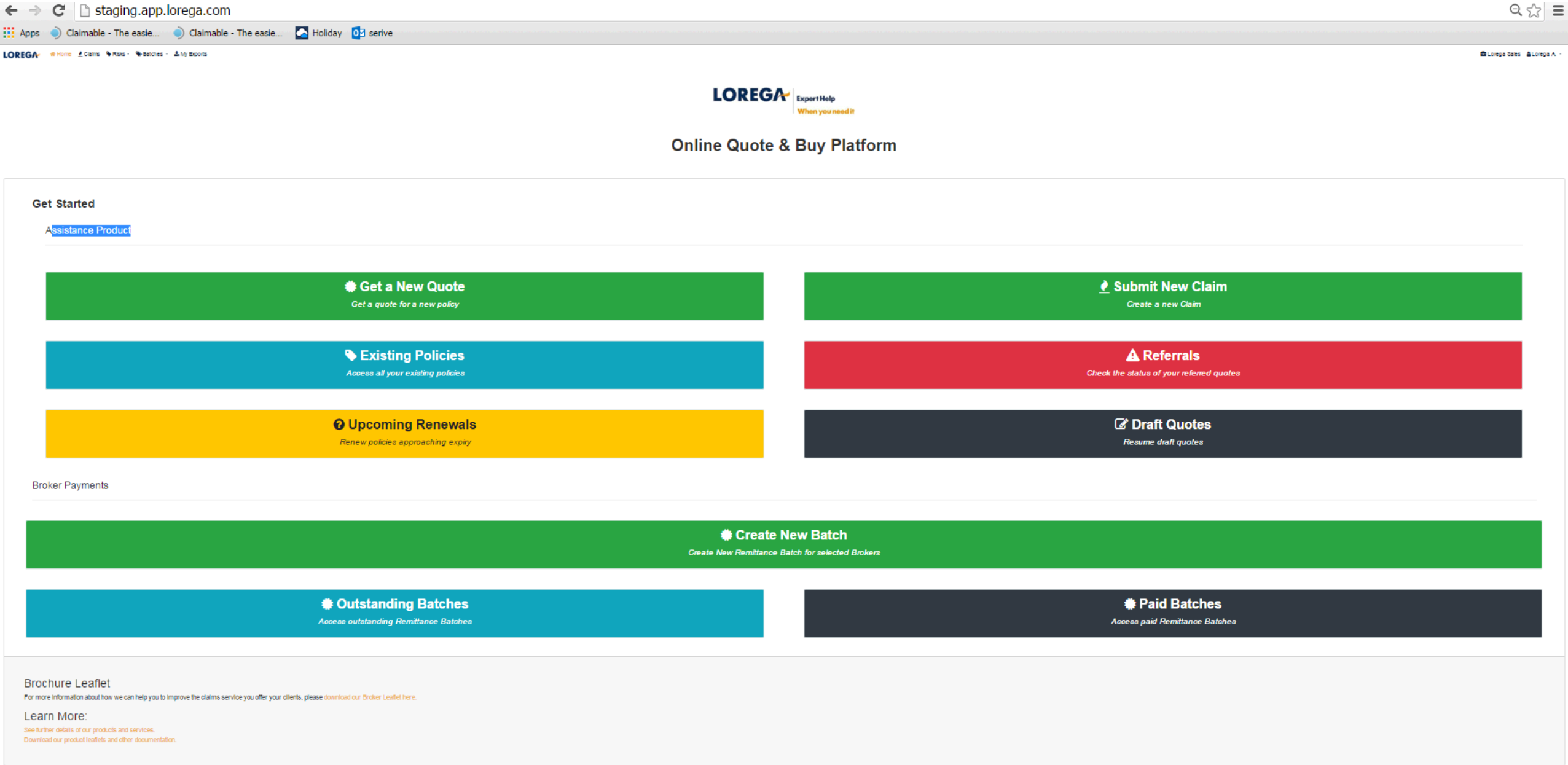
- As of 1.9.2020, we ask that all claims are notified via FNOL on the Lorega online portal. The process is efficient, and it enables us to triage immediately and seek to appoint a loss adjuster.
- We do not retain a copy of the policyholder's own insurer's (the Underlying Insurers) policy documents; we will require you to upload these during the notification in the 'documents' section along with a copy of the Lorega schedule. Please note we cannot process a claim without these documents; therefore, any missing documents may cause a delay.

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DASHBOARD

DASHBOARD

This is the main dashboard where you can search for policies and submit a new claim online



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SUBMITTING A NEW CLAIM

STEP 1 – SUBMITTING A NEW CLAIM

- Please click ‘submit a new claim’ on your dashboard and then select the date of loss and enter the policy details. You can search the policy by either entering the policy name or the Lorega risk ID (Lorega online portal users)
- You will only need to type the first 3 letters of the policy name or the full Lorega risk ID.
- Please note: the first policy on the list is the current policy.
- Please click save and next

The screenshot displays the 'New Claim' form in the Lorega system. 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' with a profile icon for 'Lorega A.'. The left sidebar shows the '1. Identify Policy' step as the active tab, with other tabs for '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 visible. The main form area has a 'Date of Loss' field with a calendar icon and a placeholder 'DD/MM/YYYY'. Below it is a search bar labeled 'Search by Policy ID or Name (At least 3 chars)' with a placeholder 'Search by policy ID or Name'. A 'Save & Next' button is at the bottom right of the form.

STEP 2 – ALLOCATING THE POLICY

- Once the date of loss and policy name or risk ID have been entered, you should be able to locate the policy.
- Once the risk is located, please ensure you click on the correct policy to enable you to move onto the next stage.
- Please click save and next

NOTE:

- 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.
- If this is the case, please contact the claims team for assistance.

The screenshot displays the LOREGA 'New Claim' interface. At the top, a navigation bar includes the LOREGA logo and links for Home, Claims, Risks, Batches, and My Exports. Below this, a dark blue header bar contains a 'Back to List' button and the title 'New Claim'. A left-hand sidebar lists three steps: '1. Identify Policy' (highlighted in orange), '2. Claim Details', and '3. Documents'. A yellow box in the sidebar states, 'This Claim will go to Lorega once submitted.' Below the sidebar is a teal 'Next' button. The main content area features a 'Date of Loss' field with the value '31/07/2018'. Below this is a search bar labeled 'Search by Policy ID or Name (At least 3 chars)' containing the text 'liz'. A dropdown menu shows two results: 'Liz and Ivan Maxwell (5944525)' (highlighted in orange) and 'Liz and Ivan Maxwell (5932662)'. At the bottom right of the form is a teal '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

Insurer Name

Policy Start Date
2017-10-26

Policy End Date
2018-10-25

Policy No.

Underwriting Year
14

Status
On Cover

Claim Trigger Threshold
£ 5000

STEP 3 – ENTERING THE CLAIMS DETAILS

- Complete all claim details. Please note the initial reserve estimate must be over the £5,000 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 'New Claim' form in the LOREGA system. The left sidebar shows the navigation menu with '1. Identify Policy', '2. Claim Details' (highlighted), and '3. Documents'. A pink notification box states 'This Claim will be referred to Lorega once submitted.' with a 'Next' button. The main form area is titled 'Claim Details' and includes 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/time field showing '31/07/2018 14:35', marked as 'Required'.
- Initial Reserve Estimate:** A field showing '£ 5000', with a note '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 area containing 'the claim has only just exceeded 5k', marked as 'Required'.

IMPORTANT: Please include as much information as possible within the Broker Description, including any claim-specific instructions. (If you wish to attend the site visit, or any additional information that our Adjuster needs to be aware of).

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 and if the insured has an email address, please enter this also.

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

STEP 5 – ADDRESS OF LOSS

Please complete the address of loss. We do require the whole address as we use this to allocate a loss adjuster within close proximity to the loss.

The screenshot shows the LOREGA 'New Claim' form, specifically Step 5: Address of Loss. The interface includes a top navigation bar with the LOREGA logo and links to Home, Claims, Risks, Batches, and My Exports. A user profile 'Lorega Sales' and 'Lorega A.' are visible in the top right. A sidebar on the left contains a progress indicator with 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 'New Claim' and contains several input fields. On the left side of the form, there are fields for 'Buckley' (marked 'Required.'), 'Email', 'Phone Number' (with the value '0207 767 3070' and marked 'Required.'), and 'Address of Loss'. On the right side, there are fields for 'City', 'Country', and 'Postcode'. The 'Address of Loss' section includes three lines for the address: 'Address Line 1' (with the value '36-38, Leadenhall Street'), 'Address Line 2' (empty), and 'Address Line 3' (empty). Below these are fields for 'City' (with the value 'LONDON'), 'Country' (empty), and 'Postcode' (with the value 'EC3A 1AT').

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 main header has a 'Back to List' button and a 'New Claim' button. The left sidebar 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 content area is titled 'Broker Contact' and contains a dropdown menu for 'Choose Existing Or New' with options: 'Lorega Admin', 'Choose from existing contact...', 'Lorega Admin' (highlighted), and '...or Create New'. Below the dropdown are input fields for First Name (filled with 'Lorega'), Last Name (filled with 'Admin'), Email (filled with 'admin@loreaga.com'), Home phone, Mobile Phone, and Work Phone. Each of the first three fields has a 'Required.' label.

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@loreaga.com Required.

Home phone

Mobile Phone

Work Phone

STEP 7 – UPLOADING DOCUMENTS

- Could you please upload (or drag and drop) the underlying policy schedule and policy wording and Lorega schedule 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.

The screenshot displays the Lorega Claims Management System interface. At the top, the Lorega logo is on the left, and navigation links for Home, Claims, Risks, Batches, and My Exports are in the center. On the right, the user is logged in as 'Lorega Sales' with a profile icon and the name 'Lorega A.'. Below the navigation bar, a dark blue header shows a 'Back to List' button and the current claim details: 'Lorega Sales | Liz and Ivan Maxwell | 12975'. The main content area is titled 'Claim Documents' and features an 'Upload' button. A yellow instruction box states: 'Please upload the Lorega Policy Certificate, Policy Wording and Policy Schedule if available'. Below this, the text 'Nothing to display!' is shown. On the left sidebar, a list of steps includes '1. Identify Policy', '2. Claim Details', and '3. Documents' (which is highlighted). A pink notification box says 'This Claim will be referred to Lorega once submitted.', and a red button labeled 'Refer to Lorega' is positioned below it. On the right side of the main area, there is a form with fields for 'Filename', 'Size', 'Uploaded Date/Time', and 'Uploaded By'. Below these is a 'Tags' section with a dropdown menu and a 'Description' text area. At the bottom right, there are checkboxes for 'Visible To:' (with 'Lorega Employees' selected) and 'Notify Adjusters:' (with 'Liz and Ivan Maxwell' and 'Lorega Sales' selected). A 'Notify Adjusters' checkbox is also present at the bottom. Finally, 'Save' and 'Delete' buttons are located at the bottom right of the form.

- Press 'Submit' or 'Refer to Lorega' (if the claim is notified within the 14 day notification period, you will be asked to 'Submit', if the claim is outside of the notification period, you'll be asked to 'Refer').
- Your claim will then be sent to Lorega to review and seek to appoint a loss adjuster.

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USEFUL CONTACTS

CLAIMS TEAM

USEFUL CONTACTS

Lorega Main Office - 020 7767 3070

Gaynor Sampson- gsampson@lorega.com

Megan Jones - mjones@lorega.com

Claims Team - claims@lorega.com

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

THANK YOU!