

# CLAIMS WHO'S WHO GUIDE

We understand that the claims process can often appear daunting and confusing, with all the technical terminology, complicated processes and different people involved along the way. We have put this handy guide together to give you an understanding of the different people you may come across during your claim and how they will help you throughout the process.

## YOU

As the most important member of the team, your active participation will be needed and you might be required to make some decisions during the claim. Rest assured our team will work with you to achieve the best possible outcome. You will be guided and assisted through this process by the professional experts. You might be asked to appoint a number of professionals to assist you as well as instructing the contractor to do the building works.

## YOUR NFU MUTUAL AGENT

Your Agent is usually your first point of contact and is there to ensure that any queries or concerns you may have are dealt with quickly and effectively. They aim to assist and support you during your claim and can be contacted by telephone or by a visit to their office.

## NFU MUTUAL CLAIMS HANDLERS

Our claims handlers are located in our network of Regional Service Centres. We do not use offshore call centres. Their role is to ensure that you receive the excellent customer service you would expect from NFU Mutual. They will work with your NFU Mutual Agent to settle your claim.

## LOSS ADJUSTER

We use loss adjusters on many claims. They are technical experts who have a thorough understanding of how we settle claims. We will advise you if a loss adjuster is being instructed and the name of the firm that we will be using.

Once payments are agreed with you, a report will be sent to the NFU Mutual claims handler for payment. The Loss Adjuster is instructed by us and their fees are paid under the policy separately to your claim.

## DISASTER RESTORATION

Their role is to examine, assess, dry and where possible clean and restore your damaged property to its pre-incident condition.

## SPECIALIST SUPPLIERS

We use a number of specialist suppliers to help repair or replace your contents.

## SBS INSURANCE SERVICES (SBS)

SBS may be instructed to assist with a variety of claims such as electronic equipment, appliances, flooring, tools, equestrian equipment and jewellery. They will discuss how the loss occurred and if the item is repairable will undertake those repairs. If the item is not repairable, they will source a like for like replacement for you. They will collect and deliver damaged and replacement goods.

## LOSS MANAGEMENT GROUP (LMG)

LMG may be instructed to assist with claims for jewellery, valuables and collectables. Similar to SBS, they will discuss how the loss occurred and if the item is available for inspection they will assess whether it is repairable and undertake those repairs. If the item is not repairable, they will source a like for like replacement for you, or vouchers to enable you to purchase a replacement

## GLASSOLUTIONS

Glassolutions may be instructed where there is damage to windows, doors, conservatories or glazing. They can arrange for debris to be removed and repairs or replacement to be undertaken.



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# LARGE LOSSES

If you experience a large loss, in addition to the people listed above the following may be instructed to help with the claim.

## FORENSIC EXPERT

We may ask a Forensic Expert to investigate the immediate aftermath of any incident. During their investigation they will secure evidence and provide us with a detailed report on what has caused the damage which can assist in future loss prevention as well as pursuing any person who might be responsible for causing the damage. Should a recovery be considered viable, you might be required to assist with the process. As with loss adjusters their fees are paid under the policy separately to your claim.

## SURVEYOR

A surveyor is used in the design and costing of a major repair or rebuilding project. They are instructed by you to represent your interests particularly with regards to building regulations, health and safety issues and compliance with legislation. They will liaise on your behalf with the loss adjuster, ourselves and a number of contractors from whom detailed quotes will be obtained. You may wish to contact a surveyor you have dealt with previously or you can contact The Royal Institution of Chartered Surveyors by visiting [www.rics.org](http://www.rics.org). It is important to ensure that, whichever surveyor you choose, they have experience of working on your type of property e.g. listed building. Your surveyor will provide you with details of what they will be able to do for you, along with a schedule of their charges. Your Buildings Sum Insured includes an amount to cover these costs and your Surveyor will agree their costs in advance with the loss adjuster.

## ARCHITECT

The loss adjuster or your surveyor might suggest that an Architect will be necessary. An architect is responsible for designing and planning building work, especially if it requires liaising with local planning officers. If you've not used an architect before, your surveyor might be able to suggest one or alternatively you can approach the Royal Institute of Architects at [www.architecture.com](http://www.architecture.com). As with surveyors, you need to be satisfied that the architect is experienced in the type of building you have. Once chosen, details of their fees will be agreed in advance with the loss adjuster. Their fees are included in your buildings sum insured.

## STRUCTURAL OR CIVIL ENGINEERS

The loss adjuster or surveyor might instruct a structural or civil engineer to investigate the cause and extent of structural failure. Structural or civil engineers are skilled professionals who specialise in the reliability of property structures, having a detailed knowledge of how materials behave when under stress.

## PROJECT MANAGER

Your surveyor may require the assistance of a project manager. This person directs and controls the works on site, ensuring that each of the contractors comes to site in the correct order with the correct materials.

The loss adjuster will need to agree the extent of the involvement and fees of the project manager in advance of any instruction.

## MAIN AND SUB CONTRACTORS

Contractors are employed by you to undertake the works. They will provide a schedule of works or detailed estimate which will be approved by your surveyor (if one is instructed) and by the loss adjuster.

Once the costs have been approved, we can either obtain a signed agreement from you which allows us to pay them directly, or we will pay you the agreed amount for you to pay your contractors.

## SOLICITOR

Solicitors may be instructed to provide legal advice, mainly arising out of contractual disputes and potential recoveries. Their costs are payable by us and their fees are paid under the policy separately to your claim.

## CONSERVATION OFFICERS, ENGLISH HERITAGE, CADW, HISTORIC SCOTLAND AND NORTHERN IRELAND ENVIRONMENTAL AGENCY

These agencies have a responsibility to provide expertise on listed buildings, conservation areas and the historic environment in their respective areas. They have to find ways of accommodating the modern requirements of building regulations within historic buildings without compromising the special interest that the building represents. They have the power to require repairs to be done in a certain way which might be at odds with your requirements. It is important that any works proposed receive their approval.

## LOSS ASSESSOR

You might be approached by one or more firms of Loss Assessors offering to represent you in your dealings with us. You are, of course, entitled to retain them. We are pleased to say that the majority of our members feel no need for this representation. If you do retain their services you will still need to document your claim and be involved in the process. Their fees (which can be as high as 10% of the claim) are NOT covered by your policy and you will have to fund these costs yourself.



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