

Commercial Loss Recovery Service

What is Commercial Loss Recovery Insurance?

Commercial Loss Recovery Insurance provides you with a qualified Chartered Loss Adjuster on your site, within 24 hours of the loss being notified to us. The adjuster will prepare, present and negotiate qualifying commercial property and business interruption claims with your insurers and their Adjuster for a fixed, modest, up front premium. The contract then operates at no further cost to you irrespective of the value, time spent, or complexity of the claim submitted.

The Adjuster will remove the burden of you spending countless hours preparing your claim and will ensure that you receive the best available help throughout the claim process ensuring you receive your full entitlement under the policy

Why should you have Commercial Loss Recovery Insurance?

In recent years commercial insurance claims have become more technical, complex and time consuming for all parties involved. For claims in excess of £5,000, your insurer will invariably appoint their own loss adjuster to investigate the claim submitted.

W. Denis are rightly proud of the comprehensive claims service we provide to all our clients on all classes of Insurance. We deal with all matters in house, with our own dedicated claims professionals. It is however up to you to produce full information, evidence and documentation relating to the loss. Often you will also need to appoint and co-ordinate with contractors in respect of repairs, all of which can be very time consuming.

The Commercial Loss Recovery Claims service

This new comprehensive facility from W Denis offers an enhanced claims service to policyholders. In the event of a covered loss to property or business interruption, simply contact W Denis in the usual way. We will arrange for you to be contacted by your Chartered Loss Adjuster who will make a personal visit to begin the process within 24 hours of the loss being notified to us.



Commercial Claims Charter

In the event of disaster befalling you, our in house claims department together with the services provided by your own Loss Adjuster extend to provide the following:

- We ensure that you receive the best possible settlement available within the terms and conditions of your policy.
- We will provide telephone advice and assistance.
- We will arrange for one of our Chartered Loss Adjusters to visit you within 24 hours of your loss being reported to us.
- Your Loss Adjuster will attend all meetings with the insurance company's representatives on your behalf.
- When required speedy interim payments will be arranged to allow you to replace items lost or damaged.
- If required, it will be arranged for temporary premises and equipment for your business.
- On your behalf, a fully itemised inventory will be prepared for belongings lost or damaged.
- If your premises have suffered structural damage, arrangements will be put in place to co-ordinate approved builders, surveyors and decorators as required. Assistance will be given in ensuring that your business is returned to normal as quickly as possible.
- Your claim will be regularly supervised and monitored to ensure an overall speedy settlement is achieved.
- All work will be carried out in conjunction with your accountants to formulate any loss of profits claim.

www.wdenis.co.uk