

THE ROLE OF THE LOSS ADJUSTER

When a Loss Adjuster has to visit your home, then this is usually for one of three reasons: because your claim for damage to your property exceeds an internal claims handling limit; because the damage merits a site inspection, or the cause of the problem which you have reported is unclear.

The role of the Loss Adjuster is wide and varied, but principally is to offer a claims management service both to you as a Policyholder and also your insurer, who provide cover under the terms of your policy. Upon arrival on site, the Loss Adjuster will establish by discussion with you, the cause of damage and obtain details of the date when this occurred. Specifically, it is important for the Loss Adjuster to establish the cause of damage and thereafter, he or she will be able to confirm both to you and ultimately to your insurer that the cause of damage is covered by the terms of your policy. The Loss Adjuster will then evaluate the extent of damage that has occurred to your property and will discuss with you the next steps to be taken to assist in the rehabilitation of your property. Sometimes it is necessary for emergency measures to be taken to mitigate the damage and this may involve employing contractors who specialise in buildings restoration work. For example, in the event that your property has suffered water damage, the Loss Adjuster will probably, with your agreement, arrange to install dehumidifiers to assist the drying process and at the same time arrange for any components of the building structure e.g. ceilings or loose plaster work to be removed, which will also speed up drying.

By the time the Loss Adjuster arrives on site it is usually the case that any emergency works, e.g. repairs to plumbing or boarding up of windows following a fire, have been performed, but the Loss Adjuster will advise what further action should be taken. At the first site visit by the Loss Adjuster an agreed plan of action will be devised as to how to progress your claim: This will probably involve the engagement of building contractors to provide estimates for repairs. The scope of work will be discussed and agreed with the Loss Adjuster so that when the building contractors visit your premises, both they and you are fully conversant with the repairs that are required and which will be covered and paid for by your insurance company. The Loss Adjuster will also try if at all possible to agree timescales for settlement of your claim although, where damage is extensive, it is always difficult to evaluate, as often both the Loss Adjuster and the Policyholder are reliant upon the speed of third parties.

Although the Loss Adjuster's prime function is to evaluate the cause and extent of damage and agree a claim settlement with you, the Policyholder, he or she also has to explore the possibility of pursuing another party, should it be that the damage has been caused by their action? for example a plumber or retailer who has just installed a washing machine immediately before water escapes and damages your property. The Loss Adjuster will give consideration to any potential avenue of recovery and will, where possible, try and recover your uninsured losses (this will usually comprise your policy excess) together with any outlay incurred by Insurers.

Following the initial visit by the Loss Adjuster, it will be necessary for you to refer any estimates for repairs that are required to his/her office for approval. By that stage, the scope of repairs should have been agreed and hopefully, the cause of damage resolved. Once the estimates have been despatched to the Loss Adjuster, he or she will examine these and subject to the costings being fair and reasonable, authority will be provided, usually in writing, for you to commence the repair work. Where there are any areas of repair that are not covered by the policy, these will be agreed in advance of repairs being authorised by the Loss Adjuster, so that you are aware of your own financial liability.

Once you have authorised repairs, then it will simply be necessary for you to forward the final invoice to

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Disclaimer

This article was taken from Residentsline Newsletter No 3, published in Autumn 2001.

Whilst Residents line makes every effort to ensure that the articles included in the Residents line Newsletter are accurate at the time of going to press it is inevitable that, as time goes by and circumstances change, the articles may contain out of date information. Readers are strongly urged to check the content of these articles before taking any action that could have legal or financial consequences.

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the Loss Adjuster, who will then issue his Final Report to insurers. They will in turn either forward a cheque direct to you or, subject to your written approval, the contractor who has completed the repairs at your home. Any payment will be net of any policy excess, this being your own responsibility.

The aim of the appointed firm of Loss Adjusters is to provide a first-class claims management service both to the insurer, who provides the cover under your policy, and also to you, the Policyholder. Hopefully, this article has explained the role of Loss Adjusters and their association with insurers and has assisted in your understanding of their respective roles within the management of insurance claims to ensure that your claim is handled quickly, efficiently and to your satisfaction.

IMPORTANT ANNOUNCEMENT

If you have a policy with Residentsline our claimsline number is 0845 7413178

-please make a note of it in your diary.

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