

Initial Triage

The first notification of the loss is the most important call in the life of the claim, especially if claims are handled on a desktop basis, without the benefit of a loss adjuster's visit.

Policyholders are generally happier to divulge information at this stage as they are looking for as much assistance as possible. You can use that willingness to cooperate to ensure you have all of the information you require to process the claim effectively.

These are the key questions:

- When did the loss happen?
- What happened and where did the loss originate?
- Who owns the property and what is it used for?
- How many rooms are affected and which contents are damaged?

When did the loss happen?

This allows you to check:

- That the event occurred within the policy dates
- Weather records for storm or flood claims
- Whether adequate steps have been taken to mitigate the loss
- How the dates relate to unoccupancy periods

What happened and where did the loss originate?

Knowing and understanding how a loss occurred will allow you to establish:

- The proximate cause of the loss
- Validate cover against the correct peril
- Check the application of any:
 - Exclusions
 - Conditions
 - Excesses
 - Limits
 - Endorsements
 - Warranties
- The possibility of recovery from a third party
- Whether other policies may contribute

Who owns the property and what is it used for?

This information enables you to confirm the existence of insurable interest. This is especially important when dealing with:

- Landlords or tenants claims
- Property not owned by the policyholder

Knowing the property's use enables confirmation of

- No breaches of the principle of utmost good faith
- Compliance with duties under the consumer Insurance (Disclosure & Representation) Act 2012

Tenanted properties represent a higher risk than owner/occupied properties.

How many rooms are affected and which contents are damaged?

At this point a lot of information is taken from a customer so it is important to guide them through the process in a logical manner.

Remember, whilst you deal with these claims day after day it can be a very stressful and worrying time for the customer. Explaining to the customer that you will be dealing with each damaged room in turn and talking through the damage in a organised and logical way, starting at the ceiling and working your way down to the floor, gives the policyholder an idea of the types of question that you will be asking. They can compose their answers and provide you with the information that you need.

Be as detailed as possible at this stage. Ensure that you get commitment to the finish in each room, i.e.:

- Decoration to walls and ceilings (emulsion, artex, woodchip, vinyl, etc)
- Fixtures (coving, picture rails, dado rails, ceiling mouldings, etc)
- Flooring (solid, timber boards, laminate, vinyl)

Ask the customer to provide you with photographs of the damaged rooms and contents to assist in validation.

This level of detail will allow you to:

- Set an accurate reserve
- Select the most appropriate handling method (desktop, loss adjuster visit, etc)
- Determine if a property is uninhabitable