



## No.8

## INSURANCE CLAIMS

### Obtain Proper Reimbursement from the Insurance Company with a fair settlement.

This is Arc 3's speciality, in which Arc 3 has reasonable experience. Arc 3 have a structured format for this survey, which discovers and investigates the claim and proactively progresses matters, as this is a difficult time for the occupants and the owners. The legitimacy and acceptance of an insurance claim is crucial. To verify whether the claim and most importantly the damage has cover which is in acquiescence with one or more of the insured perils as defined in the 'Cover for Building Insurance'.

As Arc 3 have the experience in both new construction as Chartered Architects and remedial works as Chartered Surveyors, assessment of the damage and to specify the appropriate remedial works is inherent with the business workings of the firm. As Architects and Surveyors, we have the benefit of both fields of expertise, to deal with the claim diligently and effectively.

There are certain steps the insured needs to initiate, if you have suffered damage to your property and want to make a claim on your insurance policy. You essentially want the claim to be swiftly and properly handled, giving you the assistance allowing the protocol and the process to include your minimum involvement. We recommend the following:

1. Contact Arc 3 in the first instance and explain the circumstances and if possible invite the Principal or one of the Directors attend and review the damage.
2. You will need to contact the insurance company and inform them of the damage and send a 'Preliminary Report' prepared by Arc 3 in support of your claim. Arc 3 will assist you with this claim preparation.
3. The insurance company will verify the claim and assess matters and if they find that the alleged damage is an insured peril they will appoint a Loss Adjustor who will act on their behalf. The Loss Adjustor will visit your property and review the claim and recommend acceptance or decline the claim. Therefore it is crucial that you present your claim with proper and accurate information in a format which does not prejudice your claim or your claim will be declined, due to bad or inadequate information.
4. Once the claim is accepted, Arc 3 will prepare a 'Scope of Works' and a brief 'Specification' which will allow a couple of contractors to provide competitive prices.
5. Arc 3 will negotiate with the Loss Adjuster and agree the works and monitor the project and ensure the remedial works is completed to a good standard and to a satisfactory level in a timely and Professional manner. Or agree a lump sum settlement with the Loss Adjuster with your consent.
6. Arc 3 will deal with Local Authority Consents, Party Wall matters and similar ancillary matters.

These types of claims are rather sensitive and emotional and therefore require quick and efficient management of the claim. The most effective way in addressing Insurance Claims is to act diligently and in a Professional manner with good preparation and presentation.

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