

FITZGERALD GARSIDE COWLEY GROUP

Service Standard - Guidelines

1. We will make immediate contact with the policyholder or their representative upon receipt of all instructions designated as URGENT or within 24 hours for all other cases.
2. We will acknowledge receipt of all instructions within 24 hours of receipt. This will either be by post, fax or e-mail to the instructing claims handler, whichever is preferred.
3. We will issue a letter of introduction to the Insured outlining our role.
4. We will visit the Insured the same day for urgent or major losses and within three days for all other cases, unless inconvenient to the Insured.
5. If a problem is encountered in contacting the Insured for an appointment then we will notify our Principals accordingly.
6. We will notify our Principals by telephone the same day of losses over £75,000 and within three working days below this figure but over £25,000.
7. We will issue preliminary reports in duplicate to our Principals within three working days of inspection. In addition a letter to the Insured/Broker with relevant advice issued at the same time.
8. We will provide our Principals with a recommended reserve, itemised to show the appropriate split between Buildings, Contents or other relevant headings. The reserve will be realistic and also include the appropriate adjuster's fee.
9. We will issue our Principals with an interim update report every 30 days and a reminder being sent to the Insured if necessary.
10. We will return telephone calls from our Principals and their clients immediately or within 24 hours.
11. All post will be responded to within three working days.
12. A final report to be issued to our Principals within 24 hours of receiving a signed Acceptance Form.
13. All reports will record on the facing sheet the following information:

Date:
Instruction Received:
Contact Made:
Visit undertaken:
14. Audit: We would welcome the inspection of any case file so that our commitment to service and cost control may be monitored.