



## Claims Questions & Answers

<p><b>What information do I need to assist in my claim ?</b></p>	<ul style="list-style-type: none"> <li>- A Fully completed claim form providing concise details of the incident.</li> <li>- Any information that will support the claim &amp; provide insurers with a clearer position of the circumstances surrounding the incident.</li> <li>- Any estimates &amp;/or invoices for any equipment that will substantiate the value of any goods to be valued for repair or replacement.</li> <li>- Any correspondence from a third party representative should be forwarded, unanswered to Towergate Camerasure.</li> </ul>
<p><b>Where do I send my completed Claim Form, Estimates &amp; all other supporting information to support my claim ?</b></p>	<p>All information including Claim Form, Estimates &amp; all other supporting information should be sent to:</p> <p>Towergate Camerasure Claims Department  Unit 15  Funtley Court  Funtley Hill  Fareham  Hampshire  PO16 7UY                      Telephone: 01329 228700 Facsimile: 0870 4115515</p>
<p><b>When I report my claim to Towergate Camerasure, what is the procedure ?</b></p>	<p>Towergate Camerasure will handle claims promptly and fairly. We will do all we can to provide you with reasonable guidance to assist you with the claim. Upon notification of the claim, within five business days Towergate Camerasure will provide you with:</p> <ul style="list-style-type: none"> <li>(a) A Claim Form</li> <li>(b) The action we will take and when</li> <li>(c) If we appoint any other party e.g. Loss Adjuster, provide you with details of the Loss Adjuster.</li> </ul>
<p><b>When Towergate Camerasure receive my claim form or notification of an incident, how is this information processed ?</b></p>	<p>Upon receipt of all supporting information, Towergate Camerasure will advise you, as soon as practicable of the following:</p> <ul style="list-style-type: none"> <li>(a) The acceptance of the claim and how the claim will be settled</li> <li>(b) Acceptance of part of the claim</li> <li>(c) Repudiation of the claim specifying any relevant term of the policy</li> <li>(d) If the claim will be forwarded to Insurers.</li> </ul>

<p><b>What is a Loss Adjuster and what is their function in relation to my claim?</b></p>	<p>A Loss Adjuster is someone who will, on behalf of your insurer, process a claim from start to finish.</p> <p>Their function is:</p> <ul style="list-style-type: none"> <li>• The investigation of circumstances surrounding the claim</li> <li>• Determination of the policy cover and the loss</li> <li>• Facilitating any emergency measures</li> <li>• Negotiation of the amount claimed</li> <li>• Negotiation with any specialist suppliers</li> <li>• Making a recommendation for settlement to the Insurer.</li> </ul>
<p><b>What information will I receive during the investigation and processing of the claim ?</b></p>	<p>Should the investigation and processing of the claim become protracted, Towergate Camerasure will provide you with progress reports over a regular period of time until the settlement of the claim.</p> <p>We will respond without any undue delay to any reasonable request for information, relative to the claim.</p>
<p><b>When settlement of the claim has been finalised, when should I expect to receive payment of my claim ?</b></p>	<p>Once settlement terms have been agreed, payment should be made to you within five business days.</p> <p>Should this not be achievable, we shall advise the circumstances of any delay.</p>
<p><b>How long will details of my claim be kept ?</b></p>	<p>Full details of your claim will be kept for the duration of the claim and for 3 years after it has been settled including:</p> <ul style="list-style-type: none"> <li>• Records of all communications with our customer</li> <li>• Date and details of the claim settlement.</li> </ul>
<p><b>What authority do Towergate Camerasure have to settle claims on my behalf ?</b></p>	<p>Towergate Camerasure have the explicit authority from your Insurer, Aviva Insurance Ltd to settle claims on the following basis:</p> <ul style="list-style-type: none"> <li>• All Non-Liability &amp; Indemnity claims up to £10,000</li> </ul> <p>Towergate Camerasure do <b><u>NOT</u></b> have the authority to settle claims for the following:</p> <ul style="list-style-type: none"> <li>• Any Liability Claim (Employers, Public or Product)</li> <li>• Any Professional Indemnity claim</li> <li>• Any claim over £10,000.</li> <li>• Any Household/Motor or Travel claim (refer to policy wordings for claims handling procedures)</li> </ul> <p style="text-align: center;"><b><u>In the case of any claims processing, investigation or settlement, Towergate Camerasure will be acting on behalf of Insurers</u></b></p>