

10 reasons to love... Our Clear Home Claims service



Here are your 10 reasons to love our Claims service:

- 1. Use our CAIR Plan** - We're always ready to spring to action for your customers with our award winning Catastrophe and Incident Response plan. Using weather monitoring via the weather advisory service we have a 5 day forecast service allowing us to predict surge events. We also have a trained pool of people available in surge events that are trained to deal with the increased volumes.
- 2. Image upload technology** - 'Picture this', we now use pictures to settle claims quicker. Our image upload technology helps us to request photos or supporting documents through a web portal sent on an SMS link to the customer. Your customers will be able to quickly upload images of key claims information saving them time and getting a quicker response.
- 3. Alternative accommodation** - It's nice to feel like you have backup, this is why we offer alternative accommodation to your customers to keep a roof over their heads. We also work with specialist suppliers to enable your customers to have a working solution in their home if they don't want to move into alternative accommodation.
- 4. One touch settlement** - Simplifying the customer journey is one of our goals. To achieve this we're working with our supplier network to develop 'one touch settlement' integration for content claims. The claim can be reported and settled in the same call by the handler there and then. It can also be settled through a web link via text. The customer can then log in and select their settlement option with no further involvement needed by your customer or LV=.
- 5. Customer Choice Settlements** - We understand that one size doesn't fit all which is why we provide customer choice settlements. An example of a customer choice settlement is giving the customer the option to receive a cash settlement or a store voucher to the equivalent of the settlement amount, so that your customer can use the voucher in a variety of different stores to purchase the item.
- 6. Individual case handling** - Your customer will never be alone. They're assigned their own individual Claims Handler at the point of claim, and that handler is responsible for the claims journey from start to finish for them. The individual Claims Handler will appoint the suppliers, issue any settlements and supplier payments etc.
- 7. Green Heart Foundation** - Being there for you customers in their time of need guides our Green Heart Foundation activities. We encourage our staff to identify exceptional cases where our customers are experiencing difficulty or hardship of some kind in order that we can do something to help and show that we truly care. This does not mean covering a claim where no cover is in place, but rather making a gesture to the customer to show that we are listening and we understand, tailored to that particular customer's needs.
- 8. Media Response Team** - Lights, camera, action! We have a team of media trained Claims handlers and managers ready to be deployed in a crisis scenario. They will act as a go to point for our customers, and to field any questions or required interviews from the media.
- 9. Cashline** - We have a need for speed(y) payments! We have a telephone line set up specifically for our field loss adjusters, enabling them to call us from site and have a payment issued to your customer immediately.
- 10. Investing in our People** - We encourage and fund our people to sit courses for various different insurance qualifications to strengthen the service they can offer your customers. Empathy is key – we want our handlers to understand the issues your customers face, this is why we send them to the National School of Flood and Fire and loss adjuster site visits to enable them to see first-hand a claim situation.



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