

Claims Concierge Insurance

Insurance Product Information Document

Company: Lorega

Product: Claims Concierge Insurance

Provider:

Lorega is a trading name of Geo Underwriting Services Limited. Authorised and regulated by the Financial Conduct Authority. FCA Register Number 308400. Registered Address: 2 Minster Court, Mincing Lane, London, United Kingdom, EC3R 7PD. Registered in England and Wales. Company Number: 4070987.

Underwriter:

This policy is underwritten by ARAG Legal Expenses Company Limited. ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England and Wales.

This document provides a summary of the key information relating to this Claims Concierge Insurance policy. Please refer to your policy documentation for full policy details of your cover and the terms and conditions. If you have any questions about your coverage or special requirements, please contact your Insurance Broker.

What is this type of insurance?

Claims Concierge Insurance provides you with the services of a Loss Adjuster, to help you prepare, negotiate and settle your insurance claim(s) for Contract Works, subject to the conditions and exclusions of this insurance.



What is insured?

The services of a Loss Adjuster who will advise and represent you when you have experienced an event which causes damage or loss resulting in a claim under your Contract Works policy which include:

- ✓ Attendance at your property following an event which causes damage or loss.
- ✓ Strategic advice about how to manage your Contract Works claims.
- ✓ Assistance in the preparation and submission of your claim to insurers.
- ✓ Advice as to what other professionals might be needed in the reinstatement process.
- ✓ Negotiating a settlement on your behalf subject to the terms and conditions of this policy.



What is not insured?

- ✗ Any claims outside of the UK
- ✗ Claims you make under your Contract Works policy for less than £20,000.
- ✗ Property damage or loss which is not otherwise insured under a Contract Works policy.

Claims Concierge Insurance excludes claims in respect of:

- ✗ Liability
- ✗ Marine
- ✗ Aviation
- ✗ Motor
- ✗ Personal injury
- ✗ Subsidence
- ✗ Legal fees
- ✗ Landslip or heave
- ✗ Uninsured losses
- ✗ Terrorism



Are there any restrictions on cover?

- ! The appointment of the Loss Adjuster is at our sole discretion.
- ! You must be covered by a Contract Works policy of insurance, which are valid and enforceable at the time of you making a claim under this policy.
- ! You must not appoint your own Loss Adjuster.



Where am I covered?

This insurance covers property named in your Contract Works schedule within the United Kingdom.



What are my obligations?

- You shall notify your insurance broker as soon as reasonably practicable of any incident or event likely to give rise to a claim under this policy.
- You must take care when answering questions and ensure that all information is accurate and complete.
- You must not appoint your own Loss Adjuster.
- You must not prepare, submit or negotiate your claim without seeking the advice of the Loss Adjuster appointed under this policy.
- You must notify Lorega via your insurance broker as soon as reasonably practicable of any alterations or additions to your Contract Works policy.



When and how do I pay?

Your insurance broker or intermediary will advise you of the full details of when and how to pay.



When does the cover start and end?

This contract will start and end on the date shown on your Contract Works insurance policy schedule.



How do I cancel the contract?

Please refer to the cancellation clause in your Contract Works Policy. This Claims Concierge Insurance policy may only be cancelled if your Contract Works Policy is cancelled.