

What happens when you make a claim?



vs

An off the shelf/online policy

Centor act as an intermediary between the client and the insurer, saving clients time, stress and hassle.

Initial exploratory meeting to review client's claims history, establish how the client works, understand their systems and processes and address any concerns they have around claims.

Dedicated Claims App for Motor claims.

Allowing fast and concise reporting to Centor of incidents as they happen. This allows details to be reported while still fresh in the mind.

Centor introduce impartial and trusted professional loss adjusters and solicitors, who are approved by insurers, but work in the client's interests not the insurers.

A dedicated 24/7 helpline.

- Claims are 'sanity' checked before they are sent to the insurer.
 - Claims presented in the most favourable light.
- A full paper trail is issued to the insurer which includes all supporting material.
 - This reduces the time required to settle the claim.

The Centor Claims Team are able to discuss your claim with the relevant key contact at the insurer. They know who is best placed to deal with this.

A dedicated Claims Team whose objective is to deal with claims for clients. They work with the broking team, are not for profit, and are led by a Board Director.

The main objective is to get the best possible outcome for the client.

1

The client will liaise directly with the insurer to report, agree, and try to get their claim settled.

2

No fact-finding meeting offered. No opportunity to build a relationship, a rapport or deliver a personal service.

3

No real time app offered.

4

Often the client will have to work with a 'preferred' supplier chosen and paid for by the insurer. Work is sometimes done at rock bottom prices which suits the insurer and can often be at the sacrifice of quality.

5

Not always the case.

6

Reporting and handling of claims falls under the client's own responsibility.

7

The client will call a generic call centre to report a claim and may not be dealt with by an experienced claims handler.

8

Not always the case.

9

The main objective is to minimise the cost of the claim.

When you buy insurance, in essence, you are buying a promise.

How good that promise is only becomes apparent when you make a claim. At Centor, we do not make promises that we can not keep which is why we have an award winning Claims Division who build relationships with our clients, know how they work, understand their risks and claims history and always fight their corner.

If you have any questions in regards to the above, or wish to discuss any matters raised, please do speak to Richard Grainger, Corporate Director, on rcg@centor.co.uk or call our offices on 020 7256 7300.

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