

Northwood Insurance Services Claims Process Guide



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Introduction

Northwood Insurance Services is here to provide your landlords with a bespoke insurance offering to ensure they are protected in case the worst happens.

We know that the benefit of paying insurance may only be seen when an unfortunate incident happens and a claim is submitted. That's why it is important to us to make sure we offer high quality service and that the right support is given to you and your landlords to get things back to normal as quickly and stress-free as possible.

With this in mind Northwood Insurance Services has reviewed the current claims service on offer, and has made the decision to end the current partnership with Davies Claims Management. Therefore, from Tuesday 1 June 2021 all claims are to be reported directly to Aviva.

Aviva offer a 24/7 365 claims service, have expertise in property damage claims, and use the latest repair technologies to ensure claims are dealt with efficiently, whilst providing support to their policyholders at a time when they need it most.

In order to help Northwood offices with this transition, we have developed a short claims guide outlining the processes you need to know and contact details to assist you.

Your Aviva property claims contacts

Aviva's dedicated Claim Centre of Excellence is here to provide an effortless claims experience, and pay claims fairly and quickly.

To report a new claim please use the following details:

Telephone: 0345 030 7519

E-mail: marshcommercial@aviva.com

Reporting claims

Aviva claim experts, understand what's really important in the event of a claim, and aim to get things back to normal as quickly as possible.

First notification of loss

When reporting a new claim, please provide as much information as you can including:

- Date of loss
- Name of client
- Address affected by the incident
- Full circumstances (as much details as you have) of the loss
- What damage/items are being claimed for
- Photos of damage where possible
- Confirmation of if alternative accommodation is required or loss of rent is to be claimed for
- Original purchase receipts if available (for contents claims)
- Crime Reference Number – in the case of theft/malicious damage
- Best person to contact should a Supplier/Loss Adjuster need to be appointed.

Once a claim has been logged, the Aviva Claims Handler will confirm the claim reference number, direct contact number for future claim communication, and what the next steps will be to progress the claim. At this stage they will also request any additional documentation or information required.

If a Northwood office has reported a claim on behalf of the policyholder, Aviva will make direct contact with the policyholder in order to gain confirmation to proceed with the claim, and obtain permission to discuss claim details with the relevant Northwood branch going forward.

Estimates and reserves

A standard estimate will be added to all new claims reported, unless the cost is known at the time of notification, or a report has been received from a supplier confirming costs.

The estimate figure is regularly reviewed throughout the claim and adjusted accordingly when new information or costings are submitted.

Repair network

Aviva has a network of suppliers that will provide repair options for both buildings and contents claims.

In exceptional circumstances, Northwood or the policyholder may need to use their own contractors for insurance related repairs. In such a circumstance a full report and detailed estimates must be submitted to Aviva in advance in order for them to validate. Only once the estimates are agreed by Aviva can repairs then begin.

Only in the case of an emergency, should Northwood arrange their own contractors to mitigate loss or make a property secure prior to estimates being submitted to Aviva.

Major loss claims

Major losses with estimated costs over £100,000 should be reported via the first notification of loss process previously laid out in this document.

Following this due to their size and complexity, specialist handling is often required and so they will be passed over and to Aviva's Technical Claims Service team.

Loss of rent/alternative accommodation

Loss of rent

If a property is deemed uninhabitable due to insured damages, Aviva will look to provide cover for either the cost of alternative accommodation or loss of rent.

In the event a loss of rent claim is submitted, Aviva will request a copy of the tenancy agreement to determine the amount payable to the property owner.

For Guaranteed Rent properties Aviva will request the tenancy agreement in place between Northwood and the sub-tenant to determine the amount payable. Aviva may then pay Northwood the full rental amount, in order for normal contractual payments between Northwood and the property owner to continue uninterrupted.

Alternative accommodation

If loss of rent is not being claimed for a tenant may require alternative accommodation.

During the first notification of loss, the Aviva Claims Handler will discuss with you if there is a need for alternative accommodation. If this is required Aviva will provide options within scope and of reasonable cost that can be offered to the tenant whilst inspections/repairs are being carried out.

Claim settlements and recovery

On completion and settlement of a claim, the Claim Handler will close the claim file.

Should there be an instance where Aviva need to obtain recovery of costs due to a third parties negligence, DAC Beachcroft solicitors will handle the case and look to recover the full outlay, with the exception of the client's excess.

Escalation and complaints procedure

Escalating claims

In the unlikely event you should encounter any issue relating to claim service that you feel requires additional attention please use the following contact.

Contact Team Manager: Ellynn Dempsey

E- mail: Ellynn.dempsey@aviva.com

Telephone: 07385 381 912

Complaints process

Should your landlord wish to raise a complaint with Aviva relating to a claim the following process will be followed.

Step 1. Complaints in the first instance should be submitted to the Claim Handler who will review with support of the Team Leader or a Complaint Coach.

When submitting a complaint, please also copy in your Marsh Commercial nominated Claim Handler, who will assist in the review process and resolution discussions. Please see page 9 for Marsh Commercial nominated Claim Handler contact details.

Step 2. If the complaint cannot be resolved within 3 days of receipt, the complaint will then be passed to Aviva’s Customer Care team by your Aviva Claim Handler.

Step 3. The Customer Care team will acknowledge receipt of the complaint within 5 working days, and then have up to 8 weeks to fully investigate and issue their final decision letter to the complainant.

The decision letter issued will be Aviva’s final decision on the complaint. However, if the complainant continues to dispute the matter, Aviva will advise of the referral process to the Financial Ombudsman Service.

Marsh Commercial contacts

As outlined earlier in this document, all first notification of losses and ongoing management of claims should be dealt with directly by Aviva. In the unlikely event you need to escalate a claim situation to Marsh Commercial we have provided some contact details below.

Jon Sparey	Claims Handler – Your first point of call in Marsh Commercial should you need to discuss a claim Tel: 0117 240 2133 Email: Jon.Sparey@marshcommercial.co.uk
Gareth Thomas	Claims Handler ACII - Your first point of call in Marsh Commercial should you need to discuss a claim Tel: 0117 240 2133 Email: Gareth.Thomas@marshcommercial.co.uk
Gary Littler	Claims Executive Cert CII – Appointed to ensure the overall processes and reporting information is available from Aviva and ensure things run smoothly Tel: 07884 738385 Email: Gary.Littler@marshcommercial.co.uk
Lucy Turner	Affinities Development Manager Cert CII – Your appointed Marsh Commercial Account Manager, here to help and support with all insurance related enquires Tel: 07951 669490 Email: Lucy.Turner@marshcommercial.co.uk

FAQs

1. How do I report a new claim?

All new claims should be reported directly to Aviva. This can be done over the phone by calling 0345 030 7519, or email details to marshcommercial@aviva.com

2. Can I report a claim on behalf of my landlord?

New claims can be reported by the Northwood office. Following the first notification of loss by Northwood, Aviva will contact the policyholder directly to verify and proceed with the claim.

3. What information is needed to report a claim?

Please provide as much detail as possible relating to the loss. This should include:

- Date of Loss
- Name of client
- Address affected by the incident
- Full circumstances of the loss
- What damage/items are being claimed for
- Photos of any damage
- If Alternative Accommodation is required or Loss of Rent is to be claimed for
- Original purchase receipts if available (for contents claims)
- Crime Reference Number – in the case of theft/malicious damage
- Best person to contact should a Supplier/Loss Adjuster need to be appointed.

4. Are there new telephone numbers I need to use to report a claim?

Should you need to report a new claim please use the new telephone number direct to Aviva, this is 0345 030 7519.

5. What is the process with ongoing claims currently being handled by Davies Claims Management?

In order to make the claim process as seamless as possible, any current claims under the management of Davies will continue to be dealt with by them until the claim is closed. Only new notifications are to be reported directly to Aviva.

6. What do I do if I have an issue with works/repairs that were carried out by one of Davies Claims Management repairers?

Please contact Aviva directly who will then manage the query with Davies in order to ensure the most appropriate and efficient outcome for the landlord.

7. Who do I contact if I need to escalate a claim?

Should issues arise that mean you need to escalate a claim please follow the claims escalation process on page 8 of this guide.

8. What do I do if the answer to my question isn't on this page?

If you have any further questions on this process then please contact the claims team at Aviva on 0345 030 7519, or email details to marshcommercial@aviva.com