

Module 4 The claims process explained







- Fish has delegated authority to manage and settle non liability claims under the Protect policy range on behalf of UK General Insurance; therefore, these claims are managed in-house by our own specialist claims handling team. All our handlers are fully trained and highly experienced in all areas of claims management.
- All liability claims are managed by Langley Solicitors who act on behalf of the insurer.

As Fish hold delegated authority we can quickly verify cover and thereby ensure claim settlement timescales are kept to a minimum.

Making a liability or additional carer costs claim



Fish understands that making an insurance claim can sometimes be a stressful and worrying time, especially so if the individual making the claim is a vulnerable person.

That's why Fish operates a claims service which has been designed to provide 100% support and guidance throughout every step of the process – a truly 'handheld claims service'.

Making a liability or additional carer costs claim



Care user or the authorised representative contacts the Fish team to report the claim.

If any documentary evidence to substantiate the claim is required e.g., medical evidence or repair estimate, this will be requested on the call.



The claim form is either securely emailed or posted to the care user for approval.



The claims handler asks the caller to explain the claim circumstances and we verify policy cover.



Once the claim form has been completed, the handler will:

- Re-confirm and check all the information supplied.
- Explain what will happen next.



Upon receipt of any required documentary evidence either from the care user or a third party, the claim is then assessed against policy limits and settlement processed.



If the claim is covered, the claims handler will proceed to explain the claims process.



Once the caller acknowledges their understanding of the process, the claims handler will complete a claim form over the telephone.

Making a redundancy claim



If the care user or their authorised representative wish to make a redundancy claim, advice must be sought from our employment law specialists, Peninsula, before a claim can be made. You must also follow their advice, or the claim might not be paid.

They will help the care user or their authorised representative through the process and explain what needs to be considered and what needs to be done.

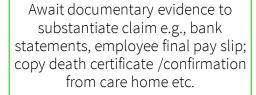
You can call Peninsula on 0344 892 2480.

Please have the policy number (shown on the schedule) and account no: FIS033 to hand as they will ask for this information.

Making a redundancy claim



Claim reported to Fish by care user/next of kin or authorised representative.





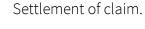
Upon receipt of documentary evidence, download redundancy payment calculation from Peninsula system and assess claim against policy limits.





Fish claims handler will verify the cover.

Claim letter and declaration emailed/posted to next of kin or authorised representative for their records.





Fish Claims handler:

- Explains the maximum benefits on the policy.
 - If the caller has not contacted Peninsula, we advise the policy condition and provide contact details.



Fish Claims handler:

- Confirms and checks all the information.
- Explains the claims process and what will happen next.



Any questions – just call your Fish Account Manager

