



LOSS RECOVERY SERVICE





What is Commercial Loss Recovery Insurance?

Commercial Loss Recovery Insurance provides you with and pays the fees for a qualified independent Claims Expert to prepare, present and negotiate Material Damage & Business Interruption insurance claims with your commercial insurer.

Why you should have Commercial Loss Recovery Insurance

In recent years commercial insurance claims have become more technical, complex and time consuming for all parties involved. Your commercial insurer will invariably appoint their own loss adjuster to establish if a claim is a covered loss under the policy and to protect them against over payment.

It is your responsibility to prepare the claim and to ensure you claim for everything you are entitled to. Commercial Loss Recovery Insurance provides you with your own Claims Expert to protect your interests and to remove the burden of spending countless hours preparing your claim. Your Claims Expert will be a fully qualified Chartered Loss Adjuster who will ensure that you receive the best help possible throughout the process.

The Commercial Loss Recovery Claims Service

Logica offer an unrivalled claim service to policyholders and in the event of a covered loss for property or business interruption, simply contact your insurance broker. They will arrange for you to be contacted by your Claims Expert who will make a personal visit to begin the process. Typically the visit happens within 24 hours of the loss being notified to us. From that moment on you will enjoy the peace of mind of having a Claims Expert handling the loss on your behalf.

Key benefits of the cover

- ✎ Telephone advice and assistance for all claims
- ✎ Personal visits on all major losses
- ✎ Cover for both material damage and business interruption claims
- ✎ Arranging interim payments from Insurers where necessary
- ✎ Arranging temporary premises and equipment to enable trade to continue
- ✎ Preparation of a fully valued inventory for all items damaged or stolen
- ✎ The specialists attend all meetings and handle all correspondence with Insurers
- ✎ Co-ordination of builders, surveyors, decorators, etc.
- ✎ Working in conjunction with your own accountants to formulate any loss of profits claim
- ✎ Negotiation of the best possible settlement(s) to which you are entitled



Main Exclusions:

Liability Claims
Claims under £ 5,000