

**CUSTOMER CARE PACK
COMMERCIAL WATER DAMAGE SOLUTIONS**

Dear Policyholder

INTRODUCTION

Welcome to Assured Building Solutions. Please keep this pack safe, it will help you progress your insurance claim. We realise that this is a difficult time for you and we shall do all we can to minimise your trauma.

We have been introduced to your unfortunate event to assist in completing the necessary solutions with all due diligence and efficiency. By way of introduction we are an established building contractor and from our address Assured Chem-Dry also operate. They are a company who specialises in handling contents restoration tasks. Collectively we are able to offer a range of building and contents services to put you back into the same position you were in prior to the loss occurring.

POLICY COVER

Insurance policy wordings vary but in principle, if you are an owner occupier, as opposed to a Landlord or Tennant, it should covers three distinct categories, namely; -

- Buildings
- Contents
- Business Interruption (Loss of profit or rent for example)

Your policy schedule states the amount for which you are covered for each section and it should state the extent of any applicable policy excess that will be your responsibility. Any claim is subject to you being adequately covered and your policy will state what will happen in this event.

OUR OBJECTIVES

1. Carry out emergency work in order to help control the situation and help make the site safe
2. Undertake an assessment of the damage establishing, with necessary dialogue, the cause of the incident
3. Help secure evidence of the cause to assist with recovery/subrogation rights
4. Submit our estimate to your Insurers and/or their representative (as appropriate) for approval
5. Contact you as soon as we receive authority to proceed with the completion of the work.

Initially, there will be several of our personnel involved in the handling of your claim including: -

- site inspector
- Customer Care Co-ordinator
- Field force of Tradesmen, Surveyors and Technicians.

You will be allocated one of our office based insurance co-ordinators. This will aid the communication between us. We find an early discussion is beneficial to ensure we possess all your contact numbers and to assure you of our commitment to help. We will aim to have regular dialogue throughout the life of your claim.

Emergency Work may include the following:

1. Site safety checks: making safe utility supplies.
2. Abate source of water, if appropriate.
3. Removal from site of contents items deemed beyond economical restoration.
4. Relocation of salvageable contents to a safe area on or off the site.
5. Application of anti-microbial solution to help prevent mould and mildew growth and kill waterborne bacteria and viruses associated with sewage (black water) and external water incidents.
6. Moisture testing to determine the extent of moisture penetration in structural material, floor covering and in the air.
7. Deployment of necessary drying equipment and air movers.

SITE ASSESMENT

A Buildings

It is critical that a water-damaged building is dried efficiently, appropriately and thoroughly. The prospect of longer-term damage by wet or dry rot must be avoided at all costs.

Our technician will arrange to regularly visit your premises to monitor the drying process and will discuss the drying and monitoring program with you.

Regular monitoring provides an ongoing record of the drying process. It is essential that the drying equipment is installed, located and operated as directed by our technicians. In the unlikely event of equipment failure, please contact your Customer Care Co-ordinator.

We may need your co-operation to empty the water butts to avoid this recycling in the air.

If your heating system is safe to use this should be left on and the thermostat set between 20°C - 21°C as this is the optimum temperature for the drying process. Also, please ensure that windows and doors remain closed (unless the technician tells you otherwise), as this will assist the drying process.

You may be concerned with the additional heating cost and amount of electricity used by our equipment, so it is important to note your gas and electricity meter readings prior to the use of the drying equipment. These costs may be legitimately claimed from your Insurers.

When the building is dry and the scope of work agreed using our building repair cost rates we submit the estimate to your Insurers. Upon approval, we provide you with an action plan that indicates both start and forecast completion dates.

B Contents

After the emergency work has been completed we are able to assess the damage to your contents with ambitions to mitigate the extent of the loss and provide restoration techniques.

Dependant upon the extent of damage, some contents items may need to be removed from site for specialist treatment. Once assessed a schedule of items will be provided and this will be regularly updated to inform you how items are responding. Items beyond restoration will be disposed of with your agreement. Our list will help you present your claim for ruined items.

An estimate and report will be submitted to your insurers or their representatives for the restorable items.

GENERALLY

If you have any difficulty or concerns about your claim then please call us, not your insurer. It is probable that we can progress matters for you, speedily.

PROCESS

When appropriate we will seek your signature to 3 forms: -

Authorisation

(Form A): without this document and payment of your excess we will not be able to start the repair

Satisfaction:

(Form B) confirms your satisfaction with the work performed and allows us to secure our final payment

Questionnaire

(Form C): we seek to learn from your experience and we invite your comments.

Please read our enclosed Standard Trading Terms and Conditions which are designed for us to work together in partnership and alleviate your trauma.

In the following pages we have provided a Contact & Record Sheets and a telephone record sheet so that you can keep track of developments.

If you have any questions then do not hesitate to call us.

Yours sincerely,

**THE DIRECTORS
ASSURED BUILDING SOLUTIONS**



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CONTACT & RECORD SHEET

The following will help you keep a record of events and indicates the range of other non-insurance related services available.

Please read our enclosed Standard Trading Terms and Conditions which are designed for us to work together in partnership and alleviate your trauma.

Insurance Company Details

Name of Company: - _____

Telephone No: _____ Handler _____

Policy No: _____ Reference No: _____

Email: _____

Insurance Co. Representative / Loss Adjuster

Name of Company: _____ Tele No: _____

Name of Representative: _____ Fax No: _____

Email: _____

Your Assured Customer Care Co-ordinator

Name: _____

Tele No: 0151 263 1238 Fax No: 0151 260 4047 Email: info@assuredbs.com

Assured can undertake work directly for you.

- Building Extensions
- Roofing repair and maintenance
- Performing Joinery / Plastering / Plumbing & Heating / Electrical repairs
- Redecoration
- Supplying & fitting kitchen & bathroom installations
- Building Walls
- Subsidence repairs including Helifix stitch bars
- Services via Assured Chem-Dry

