

## **CUSTOMER CARE PACK DOMESTIC WATER DAMAGE SOLUTIONS**

### **Dear Policyholder**

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 contractor and from, our address Assured Chem-Dry also operate. They are a company who specialise in handling the necessary restoration tasks including those for contents. 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**

Your insurance policy covers three distinct categories, namely; -

- Buildings
- Contents
- Alternative Accommodation

Your policy booklet will provide your Insurers definitive definition of each of the above, but loosely speaking contents are those items that you can reasonably take with you if you moved home and the remainder is the buildings. It is critical however that the 'Property' be it buildings or contents, is legally owned by you or members of your family residing with you, although some policies extend this further. The limits of liability for certain goods or collections will be stated in the policy.

Your policy schedule states the amount for which you are covered and it should also indicate 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 explain what will happen if this is not the case.

### **OUR OBJECTIVES-**

- Carry out any emergency work in order to help control the situation and help make the site safe,
- Undertake an assessment of the damage establishing, with necessary dialogue, the cause of the incident,
- Help secure evidence of the cause to assist with recovery/subrogation rights,
- Submit our estimate to your Insurer or their representative for approval,
- 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:-

- Site Surveyor
- 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 communication between us. We find an early discussion is beneficial to ensure we possess all you contact numbers and you are assured of our endeavours. We 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 home 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 whose details are in this pack.

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

If your central 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 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.

**If you have any difficulties or concerns, then please call us, not your insurer.**

## PROCESS

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

**Authorisation:** - without this document and payment of your excess we will not be able to start the repairs.

**Satisfaction:** - confirms your satisfaction with the work performed and allows us to secure our final payment

**Customer Care:** - we seek to learn from your experience of our service and we invite your comments.

**The attached Contact and Record Sheet 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.**



Old Rawdon Library Breck Road Anfield Liverpool L4 2RB  
Tele 0151 263 1238 Fax 0151 260 4047 E-mail [info@assuredbs.com](mailto:info@assuredbs.com) [www.assuredbs.com](http://www.assuredbs.com)

### CONTACT & RECORD SHEET

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#### Insurance Company Details

Name of Company: \_\_\_\_\_

Tele No: \_\_\_\_\_ Handler \_\_\_\_\_

Policy No \_\_\_\_\_ Reference No: \_\_\_\_\_

Email: \_\_\_\_\_

#### Insurance Co. Representative / Loss Adjuster

Name: \_\_\_\_\_ TeleNo: \_\_\_\_\_

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](mailto: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

**CUSTOMER RECORD SHEET (print extra copies if necessary)**

