

Claims Procedure

If you discover loss or damage to your property, you must take reasonable measures to avoid or minimise any loss and hold the Removers responsible in writing. **Specifically, when you are asked to sign for your property on delivery, you must clearly record any discrepancies or, if there is no opportunity to inspect the property, that you record that fact on the Delivery Note.**

In the event of loss or damage which may involve a claim under this contract of insurance, please give immediate notice with an indication of the extent of the loss or damage to: -

**Marine Claims Department,
A Letton Percival & Company Limited
The Old Malthouse,
Trueman Street,
Liverpool.
L3 2BA**

**Telephone Number : +44 (0) 151 236 4568
Fax Number : +44 (0) 151 255 0288
E-Mail : Brian.Naughton@lettonpercival.co.uk**

The following documents should be submitted to support the claim as soon as possible: -

- 1) The detailed packing list prepared by the Remover.
- 2) A list of the lost/damaged items, estimated cost of repair for those items which can be repaired or values for those items lost or beyond repair. **NB Your insurance covers the reasonable cost of obtaining repair estimates over and above the Insured Values.**
- 3) Any photographs that you have taken of the property and/or the packing.

A decision will then be made as to whether or not to appoint an Adjuster, and A Letton Percival or the Adjuster will then progress the claim with you.

Claims Settlement

Valid claims will be settled at Insurers' discretion by:-

- paying the reasonable cost of repair for those items which can be economically repaired, and/or
- replacing the lost or damaged items, and/or
- paying the reasonable cost of replacement and/or
- paying a cash allowance in respect of damaged items retained unrepaired by the Insured.

Subject always to the insured values as specified in the Application Form or Certificate, or any attachments thereto.

Complaints Procedure

Kiln Regional Underwriting Ltd underwrite this Contract on behalf of Kiln Syndicate 510.

We aim to provide an excellent standard of service to our Clients for all Underwriting and Claims matters. However, if you have a complaint regarding this insurance please take the following steps in order that your complaint can be dealt with promptly:-

1) Your complaint will be accepted at any time during the insurance process either orally or in writing by letter, fax or E-Mail to:-

Mike Brook (Regional Manager Cargo)
Kiln Regional Underwriting Limited,
Sixth Floor, 8 Exchange Quay,
Salford, Manchester, M5 3EJ
Telephone Number : +44 (0) 161 932 1041
Fax Number : +44 (0) 161 932 1286
E-Mail : mikebrook@kilngroup.co.uk

2) Your complaint will be acknowledged within 5 Business Days of receipt and you will be advised which senior person will be dealing with your complaint and when you can expect to receive a response (if we are unable to give you an immediate response)

3) If we receive a complaint, which does not relate to any General Insurance Activity related service that we have provided or should more appropriately be referred to another organisation, we will advise you in writing within 5 Business Days of receipt of the complaint and, where possible, provide you with details of whom the complaint should be redirected to.

4) If we are unable to respond to your complaint immediately (see above) we will respond in writing within 20 Business Days of receipt of your Complaint, unless the complaint is sufficiently complicated to warrant longer investigation or it requires review of information outstanding from a third party, in which case you will be advised accordingly.

5) Our final response to your complaint will either: -

5.1 accept the complaint and offer compensation, where appropriate, or other form of redress.

5.2 reject the complaint, giving full reasons for doing so.

or

5.3 be a combination of 5.1 and 5.2.

6) If at any time you are dissatisfied with our handling of your complaint, you can refer the matter to the Complaints Department at Lloyds, as follows: -

Policyholder & Market Assistance,
Lloyd's Market Services,
G6/86 One Lime Street,
London,
EC3M 7HA
Telephone Number : 0207 327 5693.
Fax Number : 0207 327 5225
E-Mail : complaints@lloyds.com

Complaints that cannot be resolved by the Kiln Regional Underwriting Internal Complaints Procedure or Lloyd's Complaints Department may, if you are an eligible complainant (dependant on your type of business, the nature of your contract and the circumstances of your complaint) be referred to the Financial Ombudsman Service.

25/01/11