

General Claims- - Lex Risks Solutions

You should notify Lex Risk Solutions or the product provider without delay in the event of an incident which may lead to a claim being made. Failure to notify a claim or potential claim without delay could result in the claim being refused. Please note that product providers may appoint a loss adjuster to assist them in the processing of a claim. It is important to note that the loss adjuster acts in the interests of the product provider. You may appoint a loss assessor to act in your interests as a claimant, but any such appointment is solely at your own expense.

Insurance claims vary, and different documentation may be requested, depending on the nature of the claim. Upon the occurrence of a loss, our team will be available to assist you in analysing the way that your insurance protection is expected to respond. Based on our in depth understanding of the operation of insurance policies and market practice, we will give you necessary guidance throughout all stages of the process, starting with lodging the claim with your insurers on your behalf, collation of claim data and documents, as well as negotiations with loss adjusters and insurers.

Below please find the typical requested documentation:

- *Claim Form;*
- *Quotations, invoices and fiscal receipts;*
- *Photos of damaged items;*
- *Police report (where applicable);*
- *Technician's or engineer's report;*
- *Injury forms & Doctors reports.*