

Loss Adjuster Fee  
Insurance

temple  
legal protection



# Loss Adjust Advantage



Comprehensive assistance for your clients  
following a loss

Your trusted insurance partner  
[www.temple-legal.co.uk](http://www.temple-legal.co.uk)

## Loss Adjust Advantage

With so many businesses failing to recover following a loss, having a skilled loss adjuster to represent your client's interests ensures a fast, fair settlement of any claims. As well as assisting with accepted claims, we can also provide expert fees to take action against your insurer should you have a dispute over policy coverage or quantum.

Our policies respond to a wide range of perils including:

- Material damage
- Business interruption
- Cyber risk
- Key man

Our scheme and stand-alone products provide fair and flexible commission arrangements and enable you to add or remove cover with minimal effort.

## What are the benefits of the scheme?

### The Temple Advantage for you:

- Policies are easy to issue and bespoke cover available.
- No trade restrictions, so no need to search the market for individual clients.
- Simple monthly reporting and a dedicated account manager at Temple.
- Affinity products can be created by our expert underwriters.
- Fair and flexible commission arrangements.

### The Temple Advantage for your clients:

- Comprehensive cover addressing the needs of your customers including areas that some of our competitors do not cover, such as cyber risks and key person insurance as well as insurer dispute fee cover.
- First class claims service with expert loss adjusters and solicitors

## How does it work?

We aim to make our Loss Adjust Advantage product as straight forward to use as possible, operating on a self-quote, self-issue basis, where you issue policy wordings and schedules for each client.

- Premiums are payable to us on a monthly basis.
- Full support is also given for non-standard and stand-alone risks by telephone and on-line.
- Monthly instalment payments are also available.

## Standard Cover:

- Site attendance
- Assessment of loss
- Arranging expert attendance if required
- Preparation & submission of claim
- Meeting & negotiating with insurers
- Arranging interim payments
- Telephone advice throughout the claim
- £1,000,000 annual aggregate limit
- Insurer dispute fees
- Insurer dispute advice

## Next step:

For more information or to arrange a meeting, please contact us on:

**01483 577877** or email

**[underwriting@temple-legal.co.uk](mailto:underwriting@temple-legal.co.uk)**



The following is a summary of cover designed to help you understand the key features, benefits, exclusions and limitations of Loss Adjust Advantage. Full policy terms and conditions contained in the policy wording, a copy of which is available on request. This insurance is provided by Temple Legal Protection Limited who are authorised under a binding authority agreement to underwrite and administer this insurance on behalf of Royal & Sun Alliance Ltd.

SIGNIFICANT FEATURES	
Claims reporting basis	This is a claims notified insurance. You must report your claim during the period of insurance and as soon as you become aware of circumstances which may lead to a claim.
Limits of indemnity	<ul style="list-style-type: none"> <li>• Claims attendance - £100,000 per claim</li> <li>• Insurer Disputes - £250,000 per claim</li> <li>• £1,000,000 annual aggregate</li> </ul>
Territorial limits	The United Kingdom of Great Britain and Northern Ireland
Applicable law	England and Wales
Period of insurance	12 months unless otherwise agreed

STANDARD COVER	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
<p>The insurer will pay fees up to the limit of indemnity, for:</p> <p><b>Section 1:</b></p> <ul style="list-style-type: none"> <li>• Attending site of loss to assess the extent of the loss</li> <li>• Arranging for experts to examine the loss in order to prepare the claim</li> <li>• Preparation &amp; submission of the claim to the attaching insurer</li> <li>• Negotiating with the attaching insurer</li> <li>• Meeting with attaching insurers and arranging interim payments where applicable</li> <li>• Telephone advice for the duration of the claim</li> </ul> <p><b>Section 2:</b></p> <ul style="list-style-type: none"> <li>• Insurer Dispute advice</li> <li>• Insurer Dispute legal fees</li> </ul>	<ul style="list-style-type: none"> <li>• The claim must be accepted by the attaching insurer</li> <li>• Claims below £5,000 or the attaching policy excess, whichever is greater (net of excess and average application)</li> <li>• The cost of experts where such costs would have been covered by the attaching insurer if this policy had not existed</li> <li>• Prospects of success must exist for the duration of the claim</li> <li>• Claims which fall within the Financial Ombudsman Service eligible complainant criteria.</li> </ul>

Includes cover for the following attaching policies	
<ul style="list-style-type: none"> <li>• Material Damage</li> <li>• Business Interruption</li> <li>• Cyber liability</li> <li>• Key person</li> </ul>	

Temple Legal Protection Limited is authorised and regulated by the Financial Conduct Authority.

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