



Claims Procedure

Please Note: All Clients are advised to notify us immediately of any claims or circumstances that could lead to a claim without delay. If this is not done you could have your claim declined.

PGI Cover (a trading style of Ratae PGI Limited), is appointed by the insurer to carry out claims management.

When a claim is received the following procedures apply:

The day that a claim is made to us, we make up a claim file in the client's name, which contains all correspondence sent to us and a progress and comments sheet to record notes, dates, times and conversations between us, the client, the Insurers and other parties such as Insolvency Practitioners and Solicitors.

The full details of the claim correspondence sent to us by the client is then sent onto the insurance company requesting an acknowledgement of the claim together with any comments or information they wish us to pass onto the client. This is done on the same working day of the receipt of the claim from the client.

An acknowledgement of the claim is also sent to the client on the same day explaining that we have sent on the information received from them to the insurance company covering their policy, and that we will be in contact shortly with the insurance company's instructions or queries.

A forward diary system is put in place to follow up the claim usually within 3-5 working days, depending upon the type of claim that we have **received**. This is because we specialize in Personal Guarantee Insurance. Underwriters and/or their legal representatives tend to need at least this time to consider and respond on behalf of our clients.

When we hear back from the insurers, we forward the information or instructions to our client (usually) on the same working day or within 24 hours of receipt. This could take the form of verbal and written contact with the client. In the event of verbal contact, notes are recorded on file with dates and times.

If we have not heard from the insurers within the 3-5 days, we make contact by email and post referring to our submissions and what dates they were sent, requesting an urgent response from the insurers (at the same time a copy of our letter to the insurers is sent onto the client).

If we still have not heard from the insurers within 2 days from our email and letter we will telephone the insurers requesting their response. The client is copied in with our actions and we record this action and conversation times and dates on the claim file.

We liaise both the client and the insurers for updates on a regular basis, based on the information needed from each party, and records of correspondence are kept updated until closure.



Normally on closure, the Insurance Company informs us that they do not consider that the claim is still open, and that they are closing their files in which case we copy the client in on the Insurers comments.

All claim files are kept for at least 10 years after the date of closure

[Send claim details to:](#)

PGI Cover,
Claims Department,
Lion Works
Sidley Road
Eastbourne
East Sussex. BN22 7HB.