



LOREGA

Expert Help

When you need it

The UK's most respected,
re-assuring and caring claims
expert, independently acting
for you.

10 is an insurance policy
which provides you with up
to 10 hours of expert telephone
advice from one of our highly
experienced loss adjusters.

Helping you deal with the
time-consuming issues and
frustrating problems that can
be involved in making your
insurance claim.

10

**For
Businesses**

Key Benefits

When you are running a small business, in the event you suffer a loss, you need to be confident it's going to be sorted quickly.

Lorega 10 is an insurance policy which provides you with up to 10 hours of expert telephone advice from one of our highly experienced loss adjusters, to help you prepare, negotiate and settle your claim.

Acting independently of your insurance company, to help you achieve the fairest and fastest settlement possible under your insurance cover.

More than 25 years of experience in helping policyholders with their insurance claims, giving you peace of mind when you need it most.

Jon's Story

We're a family owned specialist roofing business, based in the West Country. Although we largely work along the M4/M5 corridor we are happy to undertake work further afield. In this particular case we were working on a retail store in South West London.

Having received a delivery of roofing materials, valued at approximately £15,000, to the site on the Friday, work was due to start on the following Monday. Unfortunately, the premises were broken into over the weekend and our materials were stolen.

The first thing I did was contact my broker, to check we were covered. They told me I had Lorega 10 cover, which meant I was able to call an expert who could advise me on what I might recover under my 'Contractors All Risks Policy' and the supporting information I would need to make the claim.

As a result, we were able to have the claim accepted and settled by our insurer in a very short time. For a small business like ours, this made all the difference. It enabled me to reorder the materials and complete the job on time, helping me protect my business.

' When something like this happens it gives you peace of mind to know there is an expert on your side, who can guide you through all the paperwork. Someone who really knows what they are talking about.'

Jon Cook
Managing Director
West Country roofing company



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Key Features

When you have a claim at home, having the right information and knowing what to say to your insurance company can really speed things up. If your underlying insurance premium is less than £2,500 and your claim is more than £5,000 - within the terms and conditions of that policy – then Lorega 10 is for you. It provides up to 10 hours of expert telephone advice during normal office hours.

Most importantly, Lorega 10 gives you an expert in your corner who you can talk to if your insurer is being unresponsive or appears to be using the small print to try and delay or avoid a settlement.

Your Lorega expert can also give you practical advice about things you can do to help reduce the impact of a loss or to help you organise quotes to start remedial work or replace damaged possessions.

Just to be clear, we won't be able to help if your claim is personal injury, liability, marine, aviation, motor, subsidence, landslip or heave claims, uninsured losses, civil proceedings and any claim outside of the United Kingdom (which includes the Isle of Man and the Channel Islands).

But if it's a claim about getting your home back in order when disaster strikes, then we are the best people you could talk to.

If you would like to know more, please get in touch with your broker.

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The claims service is administered by Lorega Ltd, which is authorised and regulated by the Financial Conduct Authority, reference 308694.