



Module 4

The claims process explained

Who manages claims?

- Fish has delegated authority to manage and settle non liability claims under the Protect policy range on behalf of UK General Insurance; therefore, these claims are managed in-house by our own specialist claims handling team. All our handlers are fully trained and highly experienced in all areas of claims management.
- All liability claims are managed by Langley Solicitors who act on behalf of the insurer.

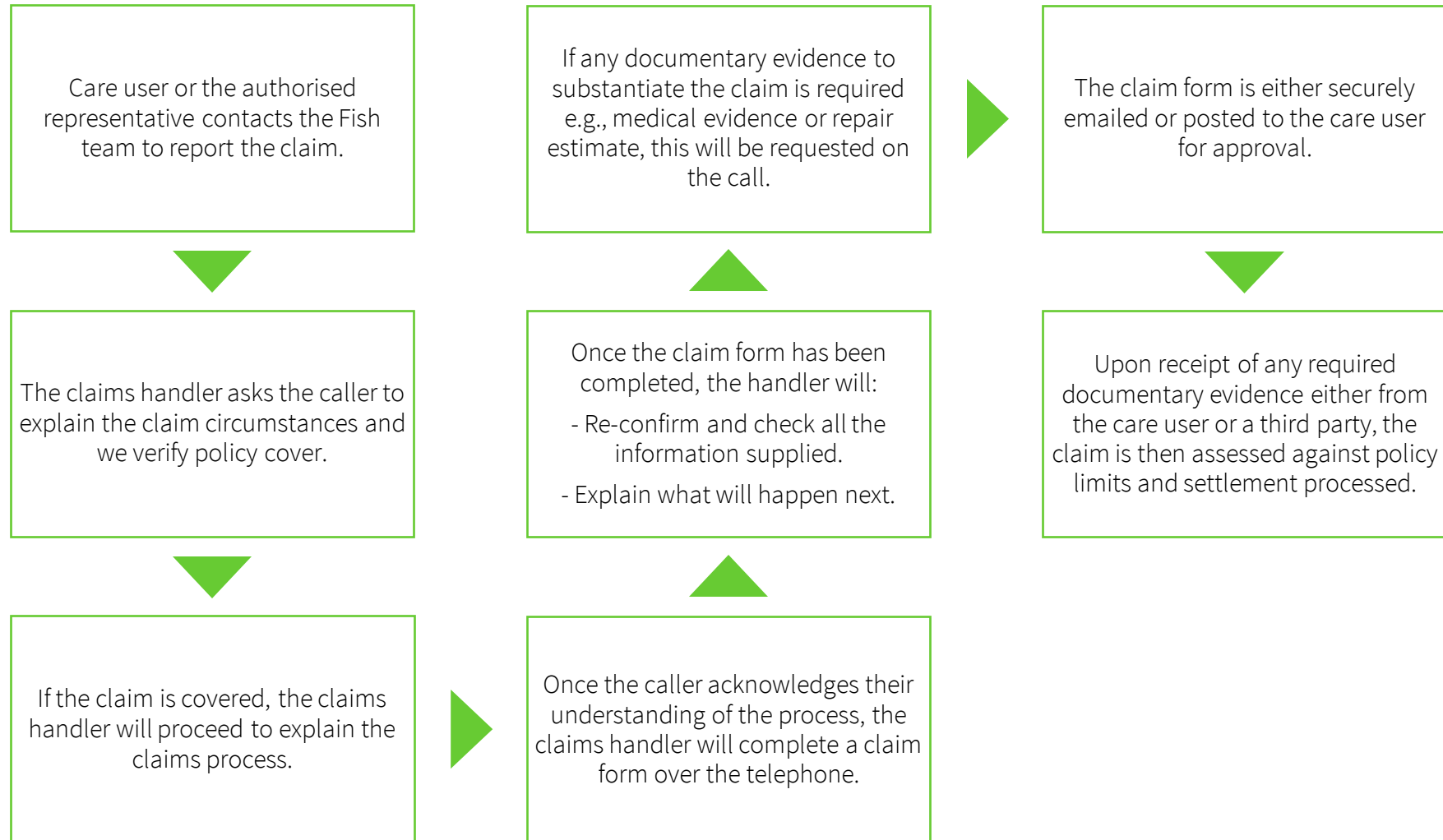
As Fish hold delegated authority we can quickly verify cover and thereby ensure claim settlement timescales are kept to a minimum.

Making a liability or additional carer costs claim

Fish understands that making an insurance claim can sometimes be a stressful and worrying time, especially so if the individual making the claim is a vulnerable person.

That's why Fish operates a claims service which has been designed to provide **100% support and guidance** throughout every step of the process – a truly **'hand-held claims service'**.

Making a liability or additional carer costs claim



Making a redundancy claim

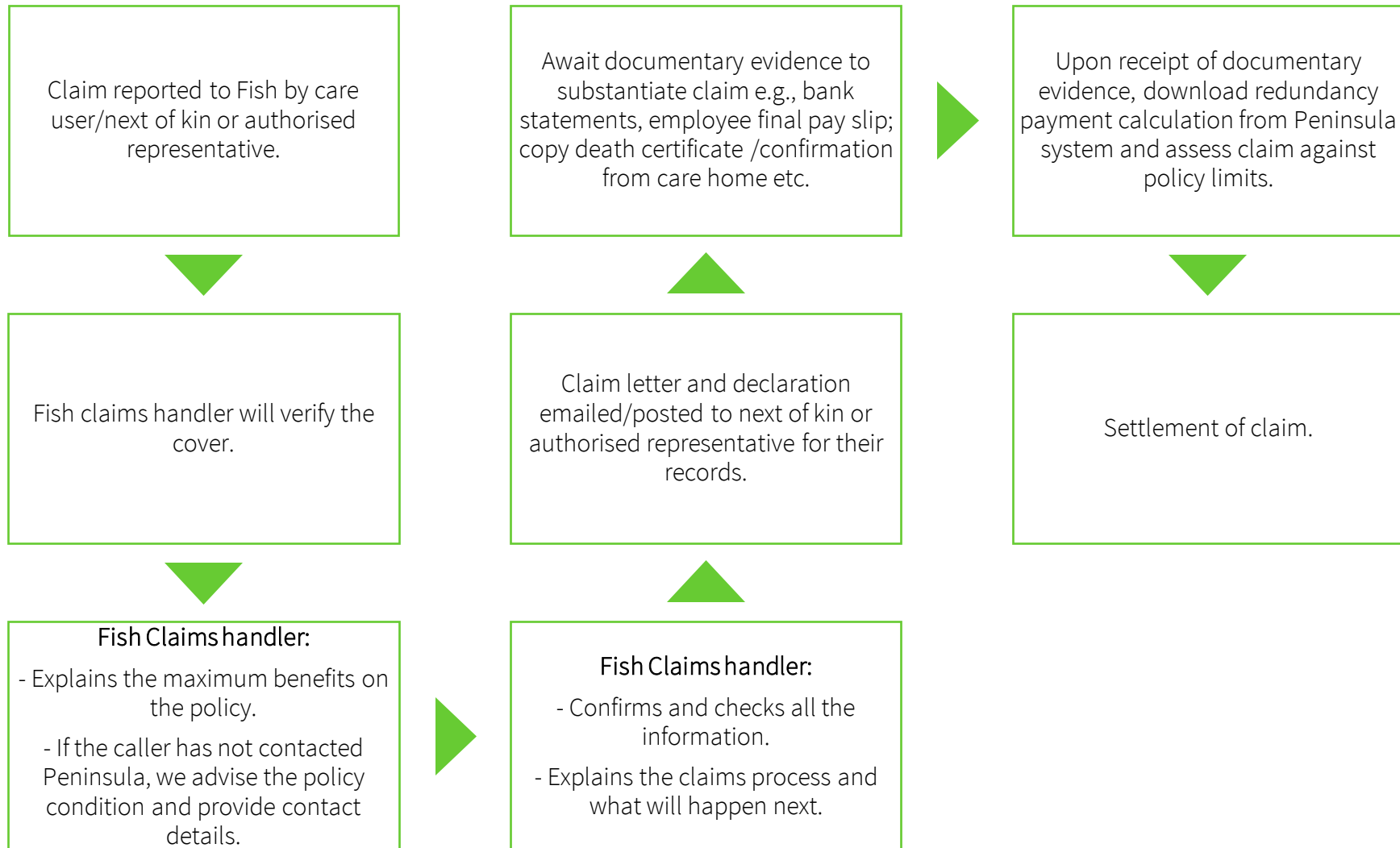
If the care user or their authorised representative wish to make a redundancy claim, advice must be sought from our employment law specialists, Peninsula, before a claim can be made. You must also follow their advice, or the claim might not be paid.

They will help the care user or their authorised representative through the process and explain what needs to be considered and what needs to be done.

You can call Peninsula on
0344 892 2480.

Please have the policy
number (shown on the
schedule) and account no:
FIS033 to hand as they will
ask for this information.

Making a redundancy claim





Any questions – just call your Fish Account Manager