



Overview of Qlaims

September 2022

Bringing new **intelligence** to claims

This is how we handle claims

Less time. Less cost. Less hassle. More customer focus



Our Expert help is on-hand from the very start

A professional, bound by the CILA and is FCA regulated, will explain how the policy will react, and get the claim moving immediately

Qlaims prepare & present the claim to the insurer



Our technology supports faster claim reporting & intelligent routing

Video-streaming enables communication between the specialist and customer (and multi-party if desired) via a smart phone or other mobile device. Geo located.

Quality evidence sent to insurer



Our drones pilots and responders can reach inaccessible locations

Where its not possible to get feet on the ground, we can offer a national network of Drone Pilots (700+) to take photos and/or use our video streaming

Service is less disruptive & price competitive



Our Adjusters manage the process through to settlement

Our adjusters manage the claim, sourcing trades from Qlaims Approved Network, insurer's, or the client's, own selected contractor

Focus on customer minimising disruption



Our QlaimsTrak portal provides 24-7 live updates on claims

Available to brokers and customers (and others as appropriate), it provides the claim status and updates as well as supporting documentation and emails

Keeping everyone informed

Qlaims Insurance is traded as an ancillary cover to home or commercial policies. Policies may be placed electronically either via Acturis (e-Trade) or via our U-Quote portal. Bespoke arrangements are available on request.

Loss Recovery Products



Qlaims for Businesses

- Pays for the fees of a professional claims expert to support policyholders in the event of an insurance claim
- Cover is for valid claims for material damage and consequential business interruption losses estimated at £5,000 and above
- Commissions to 30%
- Alternative thresholds are available to suit brokers own in-house claims capabilities
- No operative limit on fees, regardless of the size or complexity of the claim

Underwritten by HSB Engineering Insurance Ltd for
Commercial risks. S&P A++ rated



Qlaims for Private Clients

- Pays for the fees of a professional claims expert to support policyholders in the event of an insurance claim
- Cover is for valid claims for property damage for home and/or contents losses estimated at £5,000 and above.
- Covers additional homes on the same policy
- No limit on fees, regardless of the size or complexity of the claim
- Commissions to 30%
- Alternative thresholds are available to suit brokers own in-house claims capabilities
- Residential property owners can now covered (up to six properties)
- 'Lite' assistance version for lower premiums coming soon

Underwritten by Great American International Insurance
(UK) Ltd. GA(UK) is S&P A+ rated

Rating Guide

Illustrative only



Qlaims for Businesses

<u>Underlying Premium Band</u>	<u>£5k Threshold GWP* (Excl IPT)</u>
0 to £500	£ 32.00
£501-£1,000	£ 40.00
£1,001-£2,500	£ 95.00
£2,501-£5000	£ 140.00
£5,001-£10,000	£ 210.00
£10,000-£25,000	£ 460.00
£25,001-£50,000	£ 775.00
£50,001-£100,000	£ 1,600.00
£100,000 - £200,000	£ 3,150.00
£200,000+	REFER

Qlaims for Private Clients

<u>Underlying Premium Band</u>	<u>£5k Threshold GWP* (Excl IPT)</u>
0 to £750	£ 36.00
£751-£1,500	£ 50.00
£1,501-£5,000	£ 120.00
Over £5,000	REFER

Bespoke rates available for embedded covers.

* Rating as at 31st March 2022. GWP based on material damage and business interruption sections

Proposition is supported with...

1. Regular webinars & seminars
2. On-line trading through Acturis and U-Quote (Qlaims own Quote & Bind)
3. Access to QlaimsTrak, 24/7 claims portal
4. Access to Video-Streaming software for own use
5. Branded marketing materials
6. **Now also introducing ESCape** (Emotional Support Companion), providing support from qualified psychotherapists following a major and traumatic loss

Qlaims, now bringing ESC to insurance claims

All too often a disaster can not only result in financial loss but also create a highly stressful and emotional situation for a family or business. The insurance industry accepts major losses as the norm, but for the claimant it means the loss of a home or business.

At Qlaims we believe our Policyholders' wellbeing is just as important as the restitution of their financial losses. That's why, in 2022 we are adding Emotional Support Companion, or ESC (escape) with qualified psychotherapists to enhance our BIBA Qlaims Insurance products.

Working alongside the British Association for Counselling and Red Umbrella, the leading provider of Mental Health First Aiders, we have established a panel of forty senior practitioner psychotherapists to provide up to ten hours of remote emotional support to either our commercial or retail policyholders to help them overcome stress following a major and traumatic loss.

Whilst we get on preparing and negotiating your members' client claims, you can be assured their emotional wellbeing is also cared for.