



# Large claims - how we support you

Large claims are relatively uncommon but when they do occur, they have a huge impact on those involved. We'll alleviate some of the stress you'll be experiencing, and make the situation better for you.

Our highly experienced and dedicated handlers will work closely with you and your broker to decide the best course of action. We'll explain what you can expect from us and when and how we intend to support you.

By managing a small portfolio of cases our large loss handlers get to fully understand the nature of each claim and carry out proactive and thorough investigations on your behalf.

# Large motor claims

If you make a motor claim that's valued over £100,000 we'll do the following for you:



- 01.** allocate one of our major loss specialists with the right skills and expertise for your claim; they'll personally work with you to own every aspect of the claim from start to finish
- 02.** set up a project management team consisting of you, your broker, our expert suppliers and us! By proactively working together we can make decisions quicker and progress your claim
- 03.** if required, our in-house expert motor engineers will personally attend the scene of the claim. By using forensic techniques, they can quickly identify the cause of the claim
- 04.** we'll work with our loss of earnings specialists to ensure that any payments are fairly calculated

- 05.** our in-house team of claims investigators will personally work with you to establish whether the claim is one to settle or defend
- 06.** in the unfortunate event of an injury, our in-house qualified rehabilitation team will assess the medical needs of the injured person and appoint the most appropriate rehabilitation specialists. Our experts are well-placed to support both their physical and emotional recovery
- 07.** using our excellent knowledge of the legal and barrister market we'll recommend the most suitable counsel for your individual claim.

## Major loss claims example

In this tragic motor claim, our policyholder (the driver) hit a pedestrian, causing spinal injuries that resulted in paralysis and serious fractures to both legs. The injured person found himself in an unimaginable life-changing situation, unlikely to be able to return to work and provide for his family due to the injuries he sustained. To add to this, he was living in a rented house that was unsuitable for his physical needs.

The sensitive but critical issue of replacement accommodation for the injured man and his family needed to be addressed immediately. We swiftly agreed the early release of enough money for him to purchase a replacement house. We then arranged for it to be adapted as quickly as possible, allowing the family to live under the same roof once again.

# Large property claims

If you suffer a property claim that's valued over £100,000 we'll do the following for you:



**01.** allocate one of our major loss specialists with the right skills and expertise for your claim; they'll personally work with you to own every aspect of the claim from start to finish

**02.** where it adds value, we'll personally be on site with our loss adjusters. This helps us to really understand your unique situation and identify the best solutions for you

**03.** set up a project management team consisting of you, your broker, our expert suppliers and us! By proactively working together we can make decisions quicker and progress your claim

**04.** working with forensics scientists, we'll establish the cause of the damage and progress the claim quickly

**05.** we'll work with our loss of earnings specialists to ensure that any business interruption payment is fairly calculated

**06.** mobilise our network of supplier experts, to ensure that you get the best professional support and service for whatever is needed.

**Property loss claims example**  
In June 2019, the University of Stirling received the equivalent of half a month's rainfall in just three hours, causing £20m worth of damage.

We were on site straight away and throughout the life of the claim we worked hand-in-hand with the university, our loss adjuster and our broker partner to ensure the campus was fully operational and better than before, within just nine weeks!

**Property claims**  
**0344 412 9988**  
[propertyclaims@allianz.co.uk](mailto:propertyclaims@allianz.co.uk)



# Large injury claims

If you make a injury claim that's valued over £100,000 we'll do the following for you:



- 01.** allocate one of our major loss specialists with the right skills and expertise for your claim; they'll personally work with you to own every aspect of the claim from start to finish
- 02.** set up a project management team consisting of you, your broker, our expert suppliers and us! By proactively working together we can make decisions quicker and progress your claim
- 03.** in the event of a major incident, such as a terrorist attack, we'll set up a dedicated team and helpline for the duration of your claim
- 04.** if required, for example if there's been an alleged health and safety breach, our legal experts will personally visit the scene of the accident and support you throughout the legal proceedings
- 05.** our in-house qualified rehabilitation team will assess the medical needs of the injured person and appoint the most appropriate rehabilitation specialists. Our experts are well placed to support both their physical and emotional recovery
- 06.** our in-house team of claims investigators will personally work with you to establish whether the claim is one to settle or defend
- 07.** using our excellent knowledge of the legal and barrister market, we'll recommend the most suitable counsel for your individual claim.

**Injury claims**  
**0344 893 9500**  
[casualtyclaims@allianz.co.uk](mailto:casualtyclaims@allianz.co.uk)