



4D Group

An Overview of Claims Handling

Who would benefit?

This programme introduces practical claims handling. The intention is to provide a broad based overview. This programme is suited to those who are new to the insurance or claims work.

Objective

At the end of the course, delegates will gain knowledge and understanding of the claims process including how claims are notified, the assessment of a claim, the operation of underpinning insurance principles and how settlement is achieved.

Content

- What constitutes a valid claim
- What are the duties of the insurer
- What are the duties of the claimant
- Basic cover and exclusions
- The operation of proximate cause
- Insured, uninsured & excluded perils
- Terms, conditions and warranties
- The Claims Department
- Help lines
- The operation of the insurance policy
- Property claims v Liability claims
- Claims Investigations
- Avoiding fraud
- Settlement: A true indemnity?
- Factors effecting indemnity
- Subrogation & Contribution

Duration

One day

Pre-requisites

It is assumed anyone attending this course has either attended or has the knowledge provided by:

Introduction: Insurance