

The Claims Process

CLAIM STAGE	WHAT YOU CAN EXPECT	WHO IS INVOLVED
ENGAGEMENT ▼	Information gathering	HDA/Claimant
CLAIM NOTIFICATION Discuss liability. Agree broad approach to dealing with the claim. ▼	Meet with Insurers/Loss Adjusters	HDA/Insurers /Loss Adjusters
CONSULTATION WITH EXPERTS ▼	Meet with experts	HDA/Surveyors/ Structural Engineers/Valuers
CLAIM FORMULATION ▼	You supply HDA with detailed information about your lost or damaged Property and Contents	HDA/Claimant/Experts
CLAIM PRESENTATION ▼	HDA will keep you informed	HDA/Insurers/Loss Adjusters
CLAIM NEGOTIATION Obtain confirmation of acceptance of liability. Obtain approval for reinstatement works and/or Schedule of Loss. ▼	HDA will keep you informed	HDA/Insurers/Loss Adjusters
CONTENTS		
CASH SETTLEMENT	HDA will consult with you	HDA/Insurers/Loss Adjusters
PROPERTY		
COMPETITIVE TENDERING ▼	HDA will keep you informed	Surveyors/Structural Engineers
LIAISON WITH CONTRACTORS ▼	Involvement with Contractors to facilitate the reinstatement	HDA/Surveyors/Structural Engineers
PROPERTY REINSTATEMENT /CASH SETTLEMENT	HDA will consult with you	Contractors /Claimant

Throughout the Claims Process you can be involved as much or as little as you wish. Henry Dony Associates will be responsible for the financial management of the claim; relieving you of the responsibility and pressure of administering payments from Insurers to you, contractors, suppliers and others .