



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