

## Unit 5 Complaints

In the UK, policyholders with complaints can write to the insurance ombudsman to get their cases examined. Complete the letter of complaint from a policyholder to the ombudsman by putting the extracts (a–g) in the right places in the text.

To whom it may concern,

I am writing .....<sup>1</sup> a problem I have been having with my household insurer.

I wrote to them two months ago .....<sup>2</sup> walls. These had been dealt with in .....<sup>3</sup> year and were caused by water from a damaged drain.

On this occasion, my insurer has told me to get a report from a builder .....<sup>4</sup> and provide details of the repair work that is needed.

I was surprised by my insurer's reaction because, with my previous claim, .....<sup>5</sup> hired a firm of builders.

.....<sup>6</sup> that it is my responsibility to hire a builder. I don't believe that this is the case as it is something they did before. I don't see why I should have to carry out tasks which are my insurer's responsibility. I really have no time for this.

We seem to have .....<sup>7</sup> forward and I'm growing very impatient.

- a they carried out all the necessary structural investigations and
- b As mentioned above, my insurer now insists
- c to confirm the cause of the cracks
- d to inform you about
- e about the reappearance of cracks in the kitchen
- f reached a point where my claim cannot be moved
- g a previous claim last



### Discuss the questions.

- Do you think the policyholder is acting reasonably?
- What would you do if you were in his position?
- What would you do if you were in the position of the insurance company?

### Did you know?

Loss adjusters investigate claims made by policyholders. They interview the claimants and, in the case of buildings insurance, examine their homes to assess how much damage has been done.

There are two types of claims that can be handled by a loss adjuster. Property claims deal with incidents involving damage to buildings and structures, and liability claims relate to personal injuries or damage to property by a third person.

complete the sentences from their conversation.

- 1 How ..... ?
- 2 I'm ..... Steadysure  
Insurance Brokers.
- 3 I'd like ..... making a claim  
on a household policy.
- 4 Would you ..... help me with that?
- 5 Could ..... the details, please?
- 6 Right, ....., please.
- 7 Please ..... this claim number.
- 8 Tell him ..... about that tomorrow.
- 9 Is there ..... you with now?
- 10 Thanks ..... and have a good evening.

## Claim Notification Form

Claims handler: .....

Reported by policyholder / broker (please circle)

Broker company / or agent name: .....

Policyholder name: .....

Policy number: .....

Police informed? Yes / No (please circle)

If yes, crime number issued?: .....

Security system in place? (burglar alarm, security lights, guard dog) Yes / No (please circle)

Details of claim (please write a brief description of what occurred, including details of date and time of insured event, damage to policyholder's property, items stolen):  
.....  
.....

Simulation



### Partner A

**Make a phone call to the insurance company to find out why the claim from Exercise 10 has not yet been processed.**

Use the space below to prepare and note down phrases from the box which you would like to use.

### Partner B

**Receive a phone call asking why the claim from Exercise 10 has not been processed.**

Use examples from your own experience about why processing a claim like this might be delayed. Explain to the caller the steps which will be taken to process the claim further. Again use examples from your own experience. Prepare by making notes of the reasons you will give for the delay below.