

Five Deadly Sins That Can Destroy Your Insurance Claim

(Avoid them and you stand
a good chance of winning!)



STEVE LAZARUS

The Ultimate Guide to
Property Insurance Claims
in the UK

Five Deadly Sins That Can Destroy Your Insurance Claim

(Avoid them and you stand
a good chance of winning!)

First Edition

STEVE LAZARUS

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9 Birkbeck Road, London NW7 4BP United Kingdom

info@theclaimsdesk.co.uk
www.theclaimsdesk.co.uk

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Dedication

To my beautiful wife Soli: who didn't bat an eyelid 11 years ago when I told her I was quitting my day job and decent regular income to set up The Claims Desk... with no clients and no sign of a pay cheque. She has supported me every single step of the way and is now very much an integral part of what we have achieved at The Claims Desk. She sustains me when things are tough and is also an incredible Mum. I love her dearly.

To my son David: I want you to know that you are an amazing handsome young man, with a sensitive soul and a sharp wit. You have so much to offer and you can achieve wonderful things. Remember, "The best things in life are free" and that I love you very much.

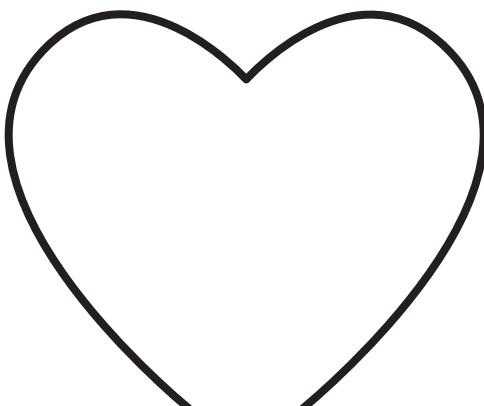
To my daughter Rosie: You are beautiful, intelligent and single minded, and I have no doubt you will go on to excel in whatever you choose in life. The world is your oyster and I know that you will absorb every new experience that awaits you. Life is full of amazing opportunities and I am sure you will grab them gleefully. I love you loads.

To my dad Alan: I have always looked up to you and you have always been my role model for hard work, ethics and meticulous preparation for everything in life. Thank you for your love, support and friendship over the years. I am very proud of you and all your amazing achievements. COYS.

To my mum Marylin: Sometimes words just fail me. You are an incredible lady. You are a force of nature and a shining beacon

to everyone in our family and to anyone who has ever come into contact with you. Your love and support for me and all your family is incredible and I want you to know I love you and appreciate all you have done for me over the years.

To my sister Lorraine: Last but by no means least. My beautiful sister. Life has been terribly cruel to you I know, but you have borne your troubles with dignity, and the love for your family never fails to shine through. You always liven up a room and keep us honest and on our toes, and the purity of your soul is there for all to see. I love you dearly and pray life will get a little easier for you.



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If you can answer YES to these six questions, we may be the insurance claims experts for YOU

1. Do you have damage to your residential or commercial property, expected to cost at least £5,000 to repair or replace?
2. Was the damage caused by fire, theft, flood, storm, subsidence or malicious damage?
3. Was the damage 'fortuitous' – in other words, unforeseen?
4. Do you believe you have a current insurance policy in place that you think should cover you for this damage?
5. Have you reported the damage to your insurance company or broker within the stipulated time period set out in your policy?
6. Have you only just discovered or suffered the damage?

**If you can answer YES to all of these questions, then call us NOW
on 0208 906 0098/07782 195455**

About The Claims Desk

Fewer cases for us

= More time for YOU

Not all loss assessors are the same. Indeed we at The Claims Desk are 'different'.

We don't handle every type of claim under the sun. We don't deal with motor claims. We don't deal with injury claims. We don't deal with professional indemnity claims. There are various other categories of claim we also don't handle. But we DO deal with property claims, without needing to chase for them. Why? Because our reputation in this field means that people come to us.

By dealing with fewer claims, we have more time to deal with your claim thoroughly to achieve the best results.

Steve Lazarus has been dealing with property insurance claims since 1990. He set up and has been Director of The Claims Desk since 2004. All of our clients have been referred to us by former satisfied clients and by other professionals in the property and insurance industry.

Sometimes, the best advice you can be given when you think you have a valid insurance claim is that you do NOT have a winnable case. When that is the case, we will be honest enough to tell you. We will also tell you if we feel you can deal with the claim yourself.

But if your case passes our test and we accept you as a client, you will receive close personal attention. We will represent you tenaciously but fairly, whilst keeping you up to date on all relevant matters.

We will explain all fees and costs to you fully before we start working on your case.



Why THIS Book?

I wrote this book because, if you are like most people and business owners, this is probably the first time you will have suffered significant damage to your home or business and you will have lots of questions.

You may have spoken to your insurance company or broker and be unsure about the questions you are being asked, or find it hard to understand the process and the purpose of all the different suppliers being potentially foisted upon you.

Your insurer may even have told you that they cannot help and that your claim is not covered. Frustratingly, they may tell you that they can't get anyone out to see you for weeks. This is bad news if your home is badly damaged and you need alternative accommodation, or if your business has had to close temporarily and your cash-flow is affected.

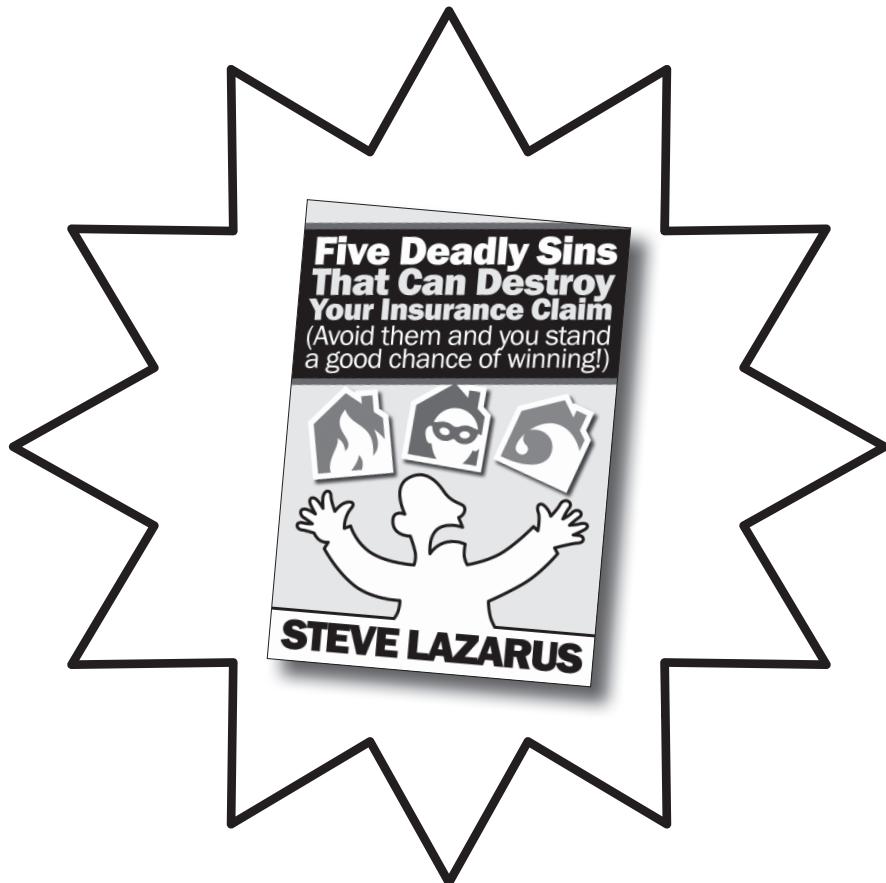
You may have started to make enquiries into loss assessors, but not found any that provide useful information about how to find the right one to handle your particular claim.

Most of the ads say, "Hire me – no-win, no-fee" and say that they will "care for you" or "We are aggressive". This is completely meaningless as this is surely the minimum you require from an effective loss assessor.

So, I have written this book for YOU.

Sit down quietly at home and have a good read on your own without any pressure or distraction. Do this BEFORE you hire a

loss assessor and BEFORE you make any further contact with your insurance company and/or their loss adjuster. You may find that you don't even need a loss assessor to help with your claim.



Crucial Definitions

Loss adjuster – Insurance claims expert who acts for and on behalf of the insurance company and is paid by them to deal with your claim. Supposed to be impartial but is not!

Loss assessor – Insurance claims expert who acts exclusively for YOU, the claimant, and MUST be authorised and regulated by the FCA.

Financial Conduct Authority – Regulator of the financial services industry in the UK, with the aim of protecting YOU the consumer.

Insurer/underwriter – Insurance company providing you with the cover you need.

Insured perils – Fire, theft, flood, storm and escape of water. All the various events you want to be insured against.

Insurance broker – Agent who scours the market for you and tries to find the most suitable insurance cover for you.

Myths and Truths

Myths you may have heard from friends, neighbours and relatives (and other well-intentioned folk)

Frequently I hear people say things that sound like they should be true and accurate but in fact have no bearing on reality whatsoever. Here are some myths that must be dispelled before we go any further.

Myth 1

If you write to your insurance company and are reasonable, they will make you a reasonable settlement offer in return.

Truth 1

From the outset you need to appreciate that insurers have totally different vested interests to you.

They are invariably £multi-million/£billion businesses and conglomerates which have stakeholders to consider such as shareholders and pension funds. So if they can save a buck here and there they will do so. Their share price is sacrosanct.

Meanwhile all you want is to be put back in the position you were in before you suffered your loss. This, after all, is what insurance is for.

However, your idea of what is 'reasonable' does not always reflect the view of your insurer. To muddy the waters even further, you may not even know what is classified as 'reasonable', as you may not know what you are entitled to claim. And insurers don't go out of their way to tell you.

To read the whole book
you can **buy a copy here**.

Making a property insurance claim? Read this book first!

Your insurance company is a Goliath to your David and a property insurance claim can be a tough contest with high stakes. You need insider knowledge to even up your chances of winning. And Steve Lazarus is the ultimate insider, with over 25 years' experience in the insurance industry. As a former loss adjuster he's seen how the Five Deadly Sins make it all too easy for insurance companies to reject claims. As a loss assessor (a very different role, as you'll discover...) Steve has the winning track record to help you to submit an honest, truthful and loophole-free claim that won't fail. So pick up this book and get ready to slay your giant...

Absolutely corking book, written in a way that makes a really dry subject not so dry! Essential read ahead of any claim. Armed just with the information in this book, you can save £1000s!

Brad Burton
MD of 4Networking Ltd,
author and motivational speaker

My business involves working with experts in hundreds of different fields. I know an astute one when I see one.

Steve Lazarus has done an outstanding job making the complex simple in his book, arming the insurance consumer with vital information.

Just one mistake in the situations described in his book can cost you a small fortune. Read it, keep it handy, and refer to it when trouble rears its ugly head.

Dan S. Kennedy
A strategic advisor, consultant, business coach, and author of the popular 'No B.S.' book series. He directly influences more than one million business owners annually.

This is a really different book packed full of golden nuggets that must be done once a year to protect all that is dear to you.

You will sleep better for it. This is one of those very few, crucial "must have" books.

Like most of us the thought of reading a book on insurance is the last thing I would ever, ever, ever, ever want to do. However, I am extremely pleased I did.

Insurance is a minefield and Mr Lazarus cuts through the technical mumbo jumbo with the precision of a surgeon's knife. He shows you exactly what to do, and how to do it! No more and no less either, which I can see is absolutely crucial should I ever, ever, ever have a claim to make.

Seriously: this is a quick read and a must have book. It's got everything you need to make sure you have the protection that you pay for when you need it.

David White
Author
Founder, Web Optimiser and GKIC London

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