# **GRAVITY** CLAIMS







## HELP WHEN YOU NEED IT

A major loss can be upsetting and disruptive. We look at you as people, not claims, which is why our caring, down to earth experts will give you peace of mind.

In the event of a loss, we understand the importance of working with you in a timely and sensitive way. We know that these early stages can be very distressing while insurers look into the details of the policy as well as any potential conditions or breaches, but we will be hands on throughout this process.

We're always here to help you when you need us most.

# YOUR OWN SUPPORT TEAM

For more significant material damage and business interruption claims we believe you should be represented by your own Claims expert. Gravity can offer exclusive access to Orbit Claims whose qualified experts will work with you during the whole claims process, defending your interests and ensuring that your claim is settled as fairly and as quickly as possible.

# **Orbit Claims Service provides:**

- 24/7 call out and immediate telephone support
- Visit to your premises within the first 24 hours of a loss
- Attendance at meetings and assistance to prepare inventories
- Ensure cash-flow by prompt interim payments
- Co-ordinate approved surveyors, engineers, building contractors and restoration experts
- Work with you to implement appropriate business continuity measures e.g temporary premises and equipment
- Regularly supervise your claim and negotiate best possible settlement

## **CLAIMS AUDIT**

Dealing with historic claims can be frustrating, time consuming and costly at renewal. We offer a claims audit service; reviewing the position of current claims, challenging reserves were necessary, so that your claims history is as accurate as possible, any outstanding claims are resolved quickly and that your loss ratio is managed and improved to help you achieve lower insurance premiums.



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