

Claims department charter.

We would like you to know what you can expect from us, so we have produced this charter explaining our ethos and what we strive to achieve.

Ethos

The Claims Department's ethos is to assess and manage Legal Expenses

Insurance claims:

- Professionally
- Efficiently
- Fairly

How we achieve this

Claims are assessed by experienced professional claims handlers who:

- Have had legal training
- Are empowered to make decisions
- Are easily accessible
- Will be able to understand the nature of your legal dispute

In our communications with insureds:

- We will make sure we tell an insured what happens next in the claims procedure so at all times they know what the procedure is
- We will give clear comprehensive decisions on cover

We strive to:

- Return telephone calls within 24 hours, excluding weekends and public holidays.
- Action all written correspondence (other than a new claim which needs to be assessed) within 7 working days of receipt.
- Acknowledge receipt of new claims within 24 hours of receipt, excluding weekends and public holidays.
- Carry out an initial assessment of a new claim promptly

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