**What Happens Now? ……**

Firstly, thank you for allowing DIH Limited the opportunity of assisting you with your insurance claim. Just to confirm and for the avoidance of doubt we are not a claims management company, this is an important point and DIH Limited need to be clear in this regard. Your policy is already in existence, we are merely the liaison company between the parties. We ensure that your claim details are represented accurately and concisely during what can be a very complicated legal process. We ask for a £250.00 upfront fee to cover initial costs, this is refundable ONLY if your claim is upheld and successful, this allows for initial work to commence and covers DIH Ltd should you decide to use another STP directly.

Secondly, you have been provided with a Mandate and Property Detail Document, both of which need to be completed truthfully and accurately, without your signed Mandate we are unable to progress your claim.

* We then make contact with your insurance company to make our introductions
* Your mandate is forwarded
* A claim reference number is raised
* An appointment for your insurance company’s loss adjuster is then made to visit site
* We liaise with your chosen Sewage Treatment Professional
* Then we put forward our reports as to the reason for failure, with the support of your STP
* We will only contact you with more information regarding installation and the process when your claim has been approved, this is simply because if your claim is not upheld then you may decide on another ‘action plan’ with your chosen Sewage Treatment Provider
* Your claim can potentially take several months, and whilst on occasions you may think ‘we are quiet’, this is purely because we are working meticulously behind the scenes, however, at any stage if you are uncertain, we would rather you contact us, after all we are here to help you

Your insurance company will either agree or not. If they decide there are reasons not to uphold the claim (betterment or not an insured peril), we then have to put together a counter argument opposing their decision, this will be based upon the recommendations from their appointed loss adjuster.

There is a great deal of communication between the parties during this process which is why companies and clients request our involvement, this is all we do, and we can dedicate the time and resources required.

We keep the parties updated during the process and rest assured, we work hard in the background supporting you, and may not copy you into every communication, because in all honesty there could be dozens. If you have any questions or queries, please contact us, we are here to help and make the ‘journey’ as smooth as possible! Although there are no guarantees either way.

We do ask for your support; if the loss adjuster or another associated party contact you directly, that you please alert them to the signed mandate and ask them to contact DIH Limited. It complicates matters if this point is not followed. Remember your Insurance Company do not want to ‘pay out’ if they can avoid doing so! It is our job to ensure they look at every aspect of the claim, because if the claim is not upheld and we feel (along with your chosen STP) there is no validity to this, you have the option and right to take the matter to the Financial Ombudsman Service, (this aspect of the process will be explained later if required). Therefore, we need to ensure that all procedures have been followed correctly.

Should you have any further questions, please do not hesitate to contact us.

Suzanne and the Team at DIH Limited