

**On Behalf of
Insurance Company**

FSH Maintenance Ltd
Claim procedure Handbook

Telephone: 01977 604 014



Policy Holder Reference No.

Michael Clark
Glynn Raynor
Gary Roylance
Building Surveyor's

FSH Maintenance: Advice on Claim procedure.

Dear Sir/Madam

As you are aware we have been appointed to carry out the survey and associated works to your property, following your recent insurance claim.

To ensure that your claim runs smoothly, we would like to advise you on our company Procedures.

Once the surveyor has visited your property, a report and estimate will be written up and submitted to Insurance Company. This report will include all photographs, and will detail all damage noted on site. The surveyor will be happy to discuss his proposals with you at the point of survey.

You may have already had contact with your Insurance Company who are acting on behalf of your insurance company.

Your claim will then be validated by the client, who will check that all measurements and damaged items have been noted and are correct. There may be a small delay should your Insurance Company refer your estimate onto a loss adjuster.

The insurance company may request that we add or deduct items from the report and estimate we send.

Once the authority has been received FSH Maintenance, will contact you to advise you that we have received the approval to carry out the works. **We will make you aware of any excess payment that exists on your claim, and will politely request that this payment is forwarded to FSH maintenance prior to works commencing.**

We will collate your file, ensuring that all details are enclosed such as schedule of work for tradesmen, paperwork from the insurance company, and any photographs taken whilst on site. **Please note that we are not permitted to disclose any costs in relation to your insurance claim. Should you wish to know the value of your claim, we politely request that you contact your insurance company.**

Once the file has been collated, it will be passed onto the Client manager who will contact you to explain the items included on the schedule of work, along with those that may not have been approved.

The client manager will discuss materials that we may require you to make a decision upon, along with the budgets available. We will advise on how to go about making your choices. (You will be given the option to purchase the Materials yourself, on provision of a receipt we will then reimburse you for the materials purchased). **Please note that you will be requested to contribute the additional costs for any material purchased above and beyond the budget provided.**

The Client Manager will be happy to discuss any queries or worries you may have at this stage.

Your file will now be passed to the Contracts manager who will refer to your schedule of work, and will book the necessary tradesmen to carry out the works. There may be a small delay should we need to wait for delivery times on materials, such as Windows, or fitted furniture.

As you can appreciate FSH Maintenance can often have several claims ongoing at once. A date will be allocated to you based on the first available date for the tradesmen that are required for your claim.

The Client Manager will contact you once start dates have been allocated, and will ensure that these dates are convenient for you. Should any date be inconvenient, please do not hesitate to advise as to a more suitable time, we will do our best to accommodate you.

As a policyholder, we do not always require your presence on site whilst works are ongoing. For example roofing works and external repairs can be carried out in your absence, however we do require your permission to be on site. Please do not feel that you are obliged to book holidays in order to be at home to allow our access to your property. All our tradesmen are time served and can happily work in your home whilst you are at work etc. All that we require is access to the property, either from yourself via a key, or indeed from a relative or neighbour to act as your representative.

All tradesmen have ID badges, which they will be happy to present to you on request. All vehicles are sign written and tradesmen work in FSH uniform. Please refer to our Tradesmen code of conduct on site for further information.

We are keen to ensure that the works that we carry out to your property will be completed to your satisfaction. Therefore, if you have any queries, concerns or questions, please contact the FSH office to discuss them with our team.

Once the works have been completed you will be asked to sign a completion form, a copy of which is included in this pack.

You will note that for our own monitoring purposes, you will be asked to provide scores on the standard of service we provide along with the quality of work carried out. The completed form will act as a 12-month guarantee for the works completed by FSH maintenance.

Once we have received the completion certificate, we will notify Property Solutions who will call you to ensure that everything is satisfactory.

Please note that any private works attached to your insurance claim, should be paid for **in Full, prior to the works commencing.**

SITE SAFETY

FSH has a responsibility for safety for those operatives directly involved in the work activities.

However as the work activity is probably occurring within your home the responsibility extends to your family and visitors.

Please assist FSH and our site operatives by refraining from entering the work areas, especially children and pets, which are at a greater risk due to inexperience.

EXAMPLE OF FSH MAINTENANCE LTD: CUSTOMER COMPLETION CERTIFICATE.

Name:	Property Address:
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We have recently carried out repairs to your property. As a valued customer we would be pleased for you to complete the details on this certificate and return it back to our office. All your comments will be treated in confidence and will be considered carefully.
The completion of this certificate enables the activation of the full one-year guarantee and warranty of the work that has been performed.

Please indicate below how you feel about each of the statements on the following scale.

5 = Excellent	4 = Very good	3 = Quite good	2 = Quite Poor	1 = Very Poor
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Feel free to add comments and leave blank any item you cannot or do not wish to answer:

<u>How would you rate</u>	5	4	3	2	1
The speed with which we responded to your needs					
The accuracy of the scope of work/survey in relation to peril damaged items.					
The contact FSH Maintenance maintained with you during the work					
The attitude of our staff with whom you had contact					
The standard of the work we carried out for you					
The speed of working					
Your overall satisfaction with the service we provided					

Please tick across one box how likely you are to use our services in the future.	Highly	Probabl y	Possible	Unlikely
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What do you feel is the best aspect of the service we provide?

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What one aspect of our service should we strive to improve above all others?

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Please use this space for any other comments.

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I/We, the undersigned certify and confirm that the works specified in agreement with FSH Maintenance Ltd, have been satisfactorily completed.

Signed:	Date
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What you can do for us:

Making an insurance claim can be a stressful time, FSH Maintenance are keen to achieve high standards. To help us ensure that your claim runs smoothly, we have highlighted a few areas that would help us to help you.

Excess payments: It is a condition of many Insurance policies' for the first section of work to be paid by the policyholder. The excess amount varies from claim to claim. If an excess exists on your claim, your Insurance Company will notify FSH Maintenance. It would be most helpful if you could make arrangements to forward payment of the excess where applicable, as soon as is possible. **We have the facility to take payments by switch or credit card over the telephone, or indeed cheques made payable to FSH Maintenance Ltd. Once we receive payment of the excess we will ensure that a receipt for your payment is forwarded to you directly.**

Chattels: We politely request that furniture/breakables are cleared or moved from the work areas. Please let us know if you require assistance to move furniture items. By prior discussion with the FSH Office, our staff may offer help to move certain items of furniture. However whilst FSH make every effort to protect furniture, Carpets, etc. with dustsheets and polythene, FSH Maintenance Ltd. **Cannot be held Responsible for any loss or damage to any item left within the work areas.**

It would be most helpful if you could ensure that sky; hifi, television and computer equipment etc is disconnected and moved from areas that we are to be working in. Decorators are often left to disconnect these items, however we would prefer that this be done by the policyholder to avoid possible damage to technical systems.

Cause of Damage: Many insurance companies suggest that the cause of damage is repaired prior to the consequential damage being repaired. Should your claim be due to an escape of water, please ensure that the leak is repaired prior to our attendance. This will help to avoid unnecessary delays thereafter.

Additional Damage: Should you find that the property has sustained additional damage due to the peril following our survey, please do not hesitate to contact us, we can then arrange for this additional damage to be included in the schedule of repairs.

Access Arrangements: We are aware that having works carried out can cause inconvenience, especially regarding work commitments. When we book your works to start we will confirm an estimated time for tradesmen to arrive based on distance and traffic conditions. We appreciate that it is often not possible for you to be at home to allow access, however we would appreciate it if you could confirm access details with us prior to works commencing. i.e. who will be your representative on site, or where we can collect a key for access. Alternatively we would be happy to collect a key from you on the first day on site and keep this within our office until completion of works.

FSH Maintenance: Trade Professional Behaviour.

These standards are set out by our client, who acts on behalf of your insurance company. FSH Maintenance Ltd makes every effort to ensure that these guidelines are adhered to.

- ❑ Tradesmen are to dress appropriately and maintain a tidy appearance.
- ❑ Tradesmen will make every effort to maintain a safe, clean working environment and keep the customer and neighbours (where applicable) advised of any disruption, noise and hardhat areas e.g. where scaffolding or a working platform is in use.
- ❑ Foul language and other unacceptable behaviour will not be tolerated
- ❑ Unless at the express permission from a customer, operatives should make their own arrangements for eating and the provision of hot drinks.
- ❑ Tradesmen will agree with the customer which washing and toilet facilities they may use.
- ❑ Tradesmen will not consume alcohol during the working day. Operatives will not smoke while working in or around the customer's home even if the customer grants permission.
- ❑ At the end of each day, and at the end of the job, Tradesmen will leave the site neat and tidy and remove all waste created by the works.

IF YOU ARE PLEASED WITH OUR SERVICE THEN PLEASE TELL YOUR FRIENDS AND NEIGHBOURS. PERHAPS YOU WOULD ALSO BE KIND ENOUGH TO COMPLETE AND RETURN OUR SATISFACTION FORM. THANK-YOU.

FSH Maintenance: Customer complaints procedure.

Thank you for your business. Whilst we make every endeavour to give you excellent service, we feel that you would like to know that we have a formal procedure for handling complaints, in the event that we should not fully meet these standards.

We do hope that most complaints can be resolved quickly and easily, usually with the person concerned at the time that they arise.

However if your problem cannot be resolved in this way we would like you to let us know as soon as possible because this will enable us to establish what happened more easily.

How to complain.

If you prefer to you can telephone 01977 604 014 and ask for the relevant team Client Manager. They can arrange an appointment for you to speak to the Senior Building Manager, to discuss your concerns personally. At the time of making the call, could you please inform us that you are following the complaints procedure.

You will find a complaints procedure form with this pack, you should complete this form with as much detail as possible, preferably within the first month of the complaint occurring.

Alternatively, if you feel that the matter is an emergency that requires immediate response, you may call 01977 604 014 and speak to the senior Building Manager directly.

Complaints should be sent to, Senior Buildings manager at:

FSH Maintenance Ltd, FSH House, Redhill Road, Castleford, WF10 3AD, we politely suggest that letters/complaint forms, be sent by recorded delivery.

Finally, if you feel that you have followed the above procedures and we have not satisfied you completely, please forward your written complaint to the managing Director, Mr Ian Wood, who will help resolve any problems with your claim.

FSH Maintenance: Customer complaints procedure.

What we shall Do.

We shall acknowledge your complaint within two working days of receiving it. We aim to have looked into your concerns within ten working days, When we look into your complaint we shall aim to:

- ❑ Find out what happened and what went wrong.
- ❑ Make it possible for you to discuss the problem with those concerned, if you request this.
- ❑ Ensure that you receive an apology, where this is appropriate.
- ❑ Identify anything we can do to rectify the problem.
- ❑ Where appropriate, alter our systems to ensure that the same problem does not recur.

FSH MAINTENANCE LTD: CUSTOMER COMPLAINTS FORM.

Please complete this form with as much detail as possible and forward to.

FSH Maintenance Ltd
FSH House
Redhill Road
Castleford
WF10 3AD

Customer Name:	
Address:	
Telephone Number:	
FSH Surveyor's Name (If known)	
FSH Job Number:	
Insurers name (If Applicable)	
Date Problem Occurred:	
Name of the FSH Employee working at time problem noted:	
Was the employee informed of the problem, if yes what was the response?	

Please provide details of the problem about which you have cause to complain.

Comments:

Please continue on the reverse of this sheet if necessary.

Signed: (Customer).....

Dated...../...../.....