

Unit: IC5 Deal with straightforward claims for uninsured losses

Overview

This unit may be suitable for you if you work for a legal expenses insurer or any organisation involved in pursuing and recovering straightforward uninsured losses. Your work must involve both processing and finalising uninsured losses.

You assist customers with the recovery of uninsured losses. You check that you have all documents required to deal with the uninsured loss aspect of the claim. You pursue others, as necessary, to achieve a recovery.

Outcomes of effective performance

IC5/O1 You give customers clear guidance on the actions they need to take to proceed with the claim

IC5/O2 You give guidance which will provide the best situation for the customer, taking into account legal principles, loss mitigation and prospects of recovery

IC5/O3 You request any documents required as evidence and store them securely

IC5/O4 You deal with any discrepancies in documents

IC5/O5 You formulate and submit the claim to the third party

IC5/O6 You monitor the progress of the claim and keep the customer informed

IC5/O7 You refer problems and unresolved claims to the appropriate person in your organisation

IC5/O8 You finalise the claim and advise all interested parties

IC5/O9 You keep accurate and complete records

IC5/O10 You comply with legal requirements, industry regulations, organisational policies and professional codes

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Behaviours which underpin effective performance

- IC5/B1 You act within the limits of your responsibility
- IC5/B2 You show understanding of others and deal with them in a professional manner
- IC5/B3 You carry out tasks with due regard to your organisation's policies and procedures, including those covering health and safety at work
- IC5/B4 You present information clearly and concisely
- IC5/B5 You use communication styles that are appropriate to different people and situations
- IC5/B6 You pay attention to details that are critical to your work

Knowledge and understanding

1. Sources of information and advice
2. Your organisation's procedures for dealing with uninsured losses
3. Your organisation's procedures for recording claims settlements
4. Your organisation's systems and procedures for recording and amending information
5. Your organisation's customer service procedures (including dealing with complaints)
6. Your organisation's requirements relating to the application of codes, laws and regulatory requirements, including health and safety, as they impact on your activities
7. How to access customer records