

An aerial photograph of London, England, featuring The Shard skyscraper on the right side. The image shows a dense urban landscape with various buildings, streets, and a prominent railway line with multiple tracks running through the center. The sky is overcast with grey clouds. In the top left corner, there is a solid orange square.

TOWERGATE ASSIST  
COMMERCIAL CLAIMS SERVICE





## HELP WHEN YOU **NEED IT MOST**

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### **Towergate Assist – Commercial Claims Service**

When disaster strikes, a quick effective response can be vital to keep you in business. Large losses can be complex and need assistance from experts.

In the event of a loss your Insurers will instruct a Loss adjuster; but this individual will work on behalf of and represent the best interests of the Insurer.

Towergate Assist is an insurance policy that covers the costs of an independent loss adjuster to help with the preparation, negotiation and settlement of your material damage and business interruption claims. This helps ensure that the entire process is handled quickly, fairly and without unnecessary stress.

The service is available 24hours/365 days a year and gives you telephone advice and assistance for all claims and a personal visit on all major losses likely to exceed your policy excess or £5,000 whichever is greater.



## **Providing support when you need it most**

Where the claim is over £5,000\* Towergate Assist will:

- Provide a dedicated loss adjuster to deal with both Material Damage and Business Interruption Claims.
- The loss adjuster will personally visit you within 24 hours of your notification of the loss (normally sooner)
- Arrange interim payment from insurers where necessary to maintain the business cash flow
- Arrange temporary premises and equipment to enable trade to continue, subject to insurer approval
- Prepare a fully valued inventory for all correspondence with Insurers
- Coordinate builders, surveyors, decorators etc as required
- Work in conjunction with your own accountants to formulate a loss –of-profit claim for Business Interruption claims
- Negotiate the best possible settlement to which you are entitled under the scope of the underlying insurance policy.

Having a Towergate Assist appointed loss adjuster at your side, when a large claim occurs, will help ensure you are treated fairly and removes the hassle of a major claim.

## **Significant Exclusions and Limitations**

Towergate Assist excludes claims in respect of personal injury, liability, marine, aviation, motor, personal property, subsidence, landslip or heave claims, uninsured losses, civil proceedings and any claim outside of the United Kingdom (Including the Isle of Man and Channel Islands.)

Please refer to the Policy Documentation for full details.

\*and within the terms and conditions of the Material Damage/Business Interruption policy.

# DON'T JUST TAKE IT FROM US

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## CUSTOMER CASE STUDIES

### **Foundry Fire**

Despite this client reviewing their sums insured each year, on intimation of a claim it became apparent that underinsurance might apply to both buildings and machinery. However, through the excellent negotiation of the Loss Adjuster appointed by Towergate Assist the client obtained settlement in full. The Business Interruption aspect of the claim also became very complicated with significant Increased Costs of Working charges incurred, but again the Loss Adjuster was able to skillfully negotiate with both the Insurer and the Insurer appointed Loss Adjuster, to deliver settlement in full to the client.

The total claims payment was £3,850,000 for Material Damage and Business Interruption and the client was extremely happy with the outcome and professionalism of everyone involved.

### **Plastics Manufacturer - Flood claim**

Disaster struck last year for this client when a flood occurred on Boxing Day when the adjacent river burst its banks and flooded their factory to a depth of approximately 1 metre. The client contacted the Account Executive on Boxing Day who immediately made contact with Towergate Assist and a Loss Adjuster met with the client shortly afterwards. This quick reaction allowed dehumidifiers to be utilised straight away to help with the drying out of the building and salvage of machinery which meant that the client could at least continue limited production to satisfy key customers, reducing his Business Interruption claim.

A significant interim payment was needed for cash flow purposes and £500,000 was paid to the client only two weeks after the date of loss allowing the business to continue its core product lines and retain important members of staff.



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