

**LOREGA** | **LRI**

**Settle For Best**

**The UK's most respected, re-assuring and caring claims expert, independently acting for you.**

**Providing you with unlimited expert advice from one of our highly experienced loss adjusters to help you to prepare, negotiate and settle your material damage and business interruption claims.**

**Helping you deal with the time-consuming issues and frustrating problems that can be involved in making your insurance claim.**

**LRI**

**Loss Recovery Insurance**

**For  
Businesses**

## **Key Benefits**

**When you are running a business, in the event you suffer a loss, you need to have the confidence it is going to be sorted quickly.**

**LRI is an insurance policy which provides you with unlimited advice from one of our expert loss adjusters, to help you prepare, negotiate and settle your claim.**

**Acting independently of your insurance company, to help you achieve the fairest and fastest settlement possible under your insurance cover.**

**More than 25 years of experience in helping policyholders with their insurance claims, giving you peace of mind when you need it most.**

**A nationwide network of expert loss adjusters who respond promptly on notification and will visit within the first 24 hours.**

## Rod's Story

**We are a specialised production engineering and manufacturing company based in Worcestershire.**

**A major fire at our factory, destroyed more than half of our building, with extensive damage to both our stock and machinery.**

**Luckily, we had LRI cover and, even on a Sunday, at our disaster recovery meeting, an expert loss adjuster was there to give us first hand advice.**

**He helped us organise alternative premises, to house both the operations and the back office functions, which meant that we were back up and running within a week.**

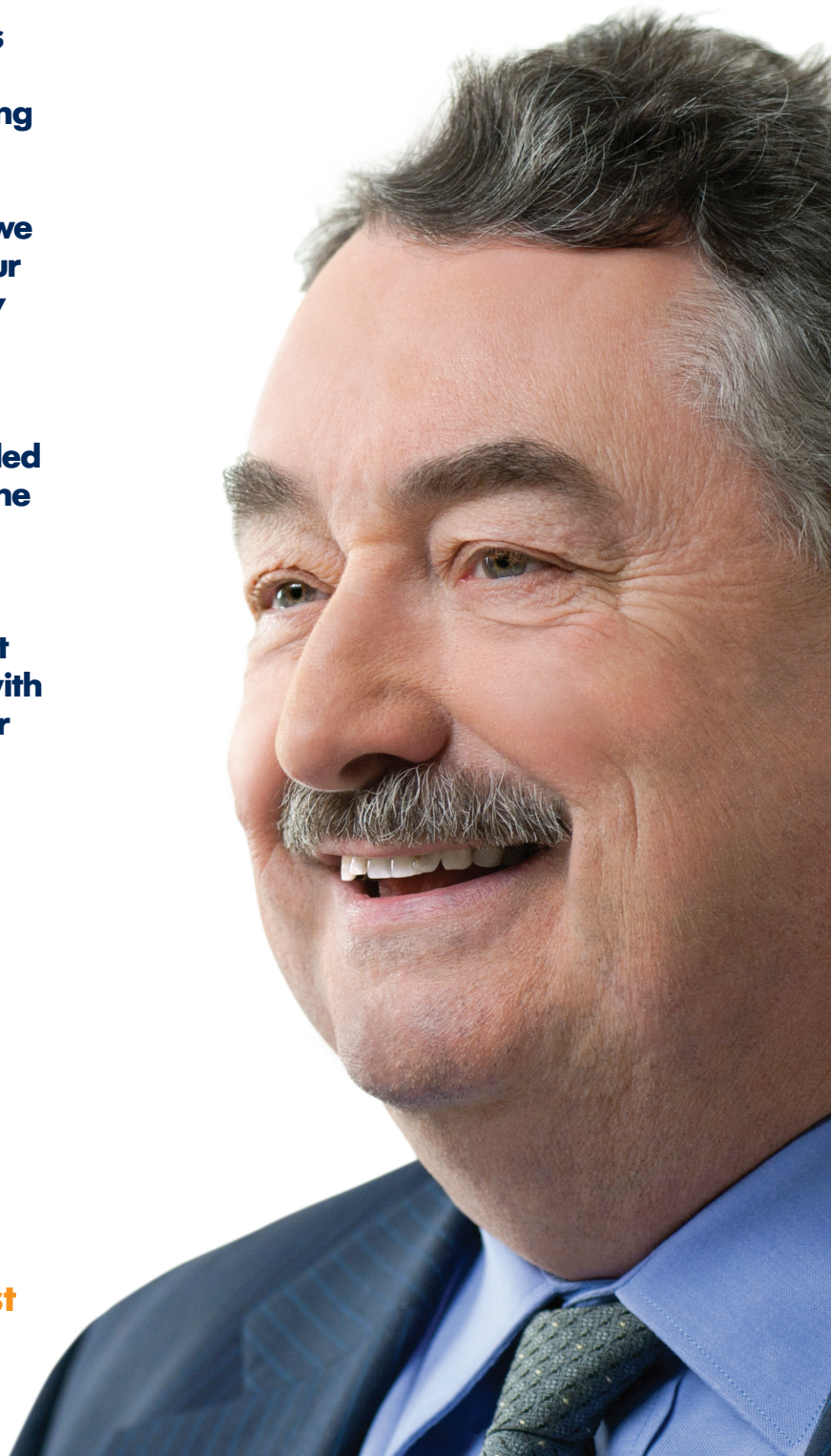
**This alone, was enough to ensure that we preserved the contracts we had with our major customers, including the Ministry of Defence.**

**The Lorega expert was also able to arrange interim payments which enabled us to manage our cash flow to sustain the business.**

**Not only were we able to achieve settlement and reinstatement in a short period of time, but it also provided us with an opportunity to address our plans for the future growth of the business.**

**'Involving a Lorega expert loss adjuster at an early stage helped us tremendously. It enabled me to pass everything to somebody who was experienced in dealing with claims and let me get on with saving my business.'**

**Rod Smith  
Managing Director  
Winstanley & Co Ltd**



# Key Features

**Getting a business claim sorted is about knowing what to do and having the right information to give your insurance company.**

**If your insurance claim is for more than £5,000 - within the terms and conditions of that policy – then LRI is for you. It provides you with unlimited advice from one of our expert loss adjusters, who will stand shoulder to shoulder with you, no matter how complicated or large the claim.**

**Most importantly, LRI gives you an expert in your corner who will deal directly with your insurer on your behalf, removing the hassle of you having to prepare and negotiate your claim.**

**Your Lorega Expert can also give you practical advice about things you can do to reduce the impact of a loss or to organise quotes to start remedial work or replace damaged goods.**

**Just to be clear, we won't be able to help if your claim is personal injury, liability, marine, aviation, motor, personal property or injury, subsidence, landslip or heave claims, uninsured losses, civil proceedings and any claim outside of the UK (which includes the Isle of Man and the Channel Islands).**

**But if it's a claim about getting your business back on its feet when disaster strikes, then we are the best people you could talk to.**

**If you would like to know more, please get in touch, with your broker.**



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@LoregaLtd**

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All loss recovery policies are fully underwritten by certain underwriters at Lloyd's under binding authority reference 330451.

The claims service is administered by Lorega Ltd, which is authorised and regulated by the Financial Conduct Authority, reference 308694.