LLOYD'S Coverholder

EUCLID
FINANCIAL & PROFESSIONAL RISKS

Euclid Claims Proposition

Euclid's claims ethos is simple: we strive to pay valid claims promptly, as this is fundamental to the efficacy of the policies we underwrite. We have a clear commitment to fair claims handling and service excellence, which is underpinned by Euclid's Claims Charter.

Claims Ethos

We have a deliberate strategy of managing claims in-house, headed up by experienced Claims Counsel who has spent more than 20 years working within the UK Company & Lloyd's markets, in the financial and professional risks space:

- ✓ Seamless personal continuum from placement through to claims stage.
- ✓ Own the claims process from start to finish: all claims important regardless of value or complexity.
- ✓ Partner with our clients, understand their business needs, respond proactively and transparently.
- ✓ Drive forward litigation, using in-house expertise as well as trusted legal relationships.
- ✓ Empowerment from our capacity providers to enable us to swiftly agree and pay claims.
- ✓ Do not over-rely on outsourcing or technology: we are a human centric business first.
- ✓ We genuinely add value to the client journey, not just the outcome.

Claims Charter

We set out below a list of standards that Euclid and its capacity providers have at the forefront of their mind when managing Euclid's claims portfolio. Whilst there may be good reasons why such timeframes cannot always be met, by aspiring to meet these targets whenever practicable, this should maximise the prospects of fair claims handling and service excellence:

- **Within 1 working day:** acknowledge receipt of (new) claim updates.
- **Within 1 working day:** respond to telephone calls.
- **Within 5 working days:** provide first substantive email response.
- **Within 5 working days:** consent to lawyers (1 day if urgent retention).
- **Within 14 working days:** provide initial written coverage view.
- **Within 28 working days:** secure first legal report on liability.
- **Within 90 working days:** post reserves on active claims.
- **Within 5 working days:** pay indemnifiable claims.
- **Within 5 working days:** close fully paid claims.

Claims Contact

- ✓ Need to notify a claim or circumstance? Please email: claims@euclidfp.com
- ✓ Prefer to talk? Please call: +44 7424 467 333 or +44 203 974 8630

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Euclid Financial and Professional Risks Europe GmbH is incorporated in Germany, registered with the commercial register of the local court of Köln under HRB 122373, with a registered business address c/ o c/o Pro MGA Solutions Europe GmbH, Riehler Straße 33, 50668 Köln, Germany Euclid Financial and Professional Risks Europe GmbH is a registered insurance agency with a permit (Versicherungsvertreter mit Erlaubnis nach § 34d Abs. 1 GewO) issued by the Industrie und Handelskammer (Chamber of Commerce and Industry) in Köln (Registration Number D-BMQF-1VYRO-20) and registered in the intermediary register (Vermittlerregister: www.vermittlerregister.info).

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