



How to make a claim

What can this document help you with?

When you need to make a claim on your pharmacy insurance policy, it's not always easy to know where to start. We know life can be busy, so, we're here to help you every step of the way to make reporting a claim smooth and straightforward.

A claim can be complex and provide a strain for any Pharmacy, so our approach is simple.

- ❖ We work with you to understand your needs
- ❖ We ensure that you receive the maximum benefit available under your policy
- ❖ You are kept informed at each stage of the claims process

In the unfortunate event you need to make a claim your first step is to contact us so we can ensure there is no breach of your insurance policy terms. After contacting our team, they will support you through the claim journey from start to finish.

To start your claims, call us the first chance you get on:

0800 783 5709

and select option 3 for our claims team.

Helpful advice

In the event of a fridge failure or breakdown:

Email a full description of what happened including the following information;

- ❖ Confirmation of what the cause of the Fridge breakdown was.
- ❖ How old is the Fridge? If the Fridge is over 5 years old insurers will require sight of an annual maintenance contract as per the policy wording.
- ❖ Take photos of damaged stock but no more than 3 pictures.





Helpful advice

In the event of a shop break in/malicious damage incident:

- ✦ Before contacting us try to minimize the damage to your business.
- ✦ Contact a local contractor to board up the premises where applicable.
- ✦ Obtain a crime reference no. from the Police.
- ✦ Take pictures of any damaged property.
- ✦ Obtain proof of original purchase where possible.
- ✦ The standard policy excess is £250.00.

In the event of a dispensing error:

- ✦ Ensure that there are no admissions of liability or offers to settle without prior written approval from us, and that any correspondence is sent to us for our consideration before being answered, to ensure that the position is not prejudiced.
- ✦ Provide us with a copy of your investigation into the error
- ✦ We can provide NHS recommended letter templates in response to complaints.

Submitting the claim

Please call our team on: **0800 783 5709** and select **option 3**, to speak to our team directly. Alternatively email answers to the bullet points to numark.claims@jensten.co.uk to enable us to log the claim with insurers.

It is also important we remind you that you have to **declare everything to your insurer** to ensure that your claim is valid. Especially in regards to a dispensing error you must alert us of anything that is likely to lead to a claim against you e.g. incorrect medication is consumed or there has been a delay in taking prescribed medication as a result of an error.

Numark Insurance Services

 **0800 783 5709**