



supercover
insurance

Phone and Gadget Insurance

Customer Call SLA levels

A sophisticated Claims Management system enables Supercover to provide a high level of service to our Commercial Partners – and their policyholders.

- All claims are handled in house by dedicated claims handlers, based in Uxbridge
- Full voice recording on all customer calls, for quality and compliance purposes
- Call SLA's
 - 80% of all calls answered within 30 seconds
 - Complaint response within 4 hours
 - Call back request within 4 hours





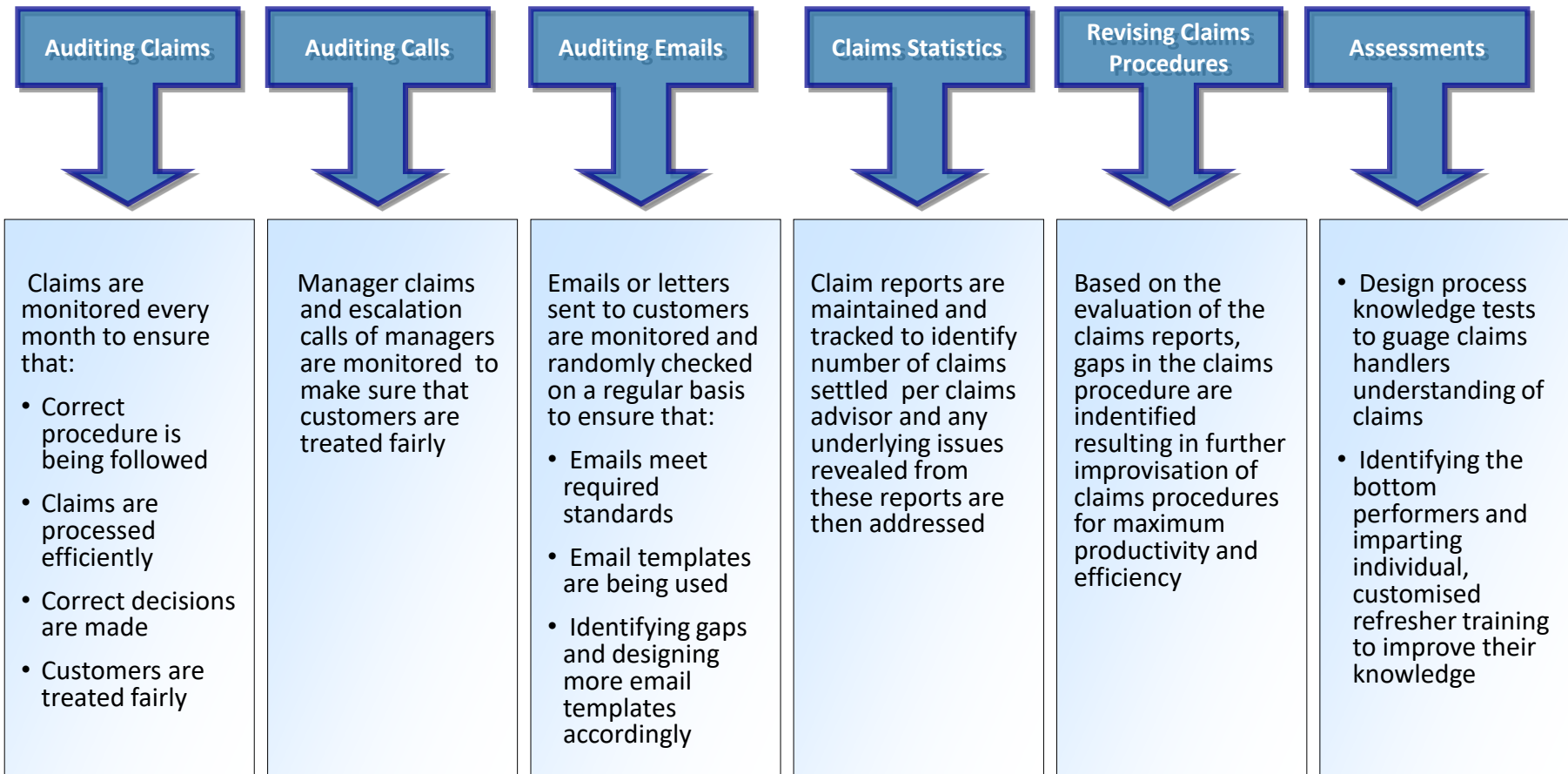
Repair SLA levels

Repairs are managed to strict SLA's, via our dedicated network of authorised repairers for each manufacturer

- Repair SLA's
- 80% of items are repaired and dispatched within 48 hours
- 75% of replacements are dispatched within 24 hours of claim approval
- Supercover arranges a like-for-like replacement for each model
- In the event of model no longer being available, customer is offered alternative models
- Replacements and repairs are shipped direct to the customer - anywhere in the UK

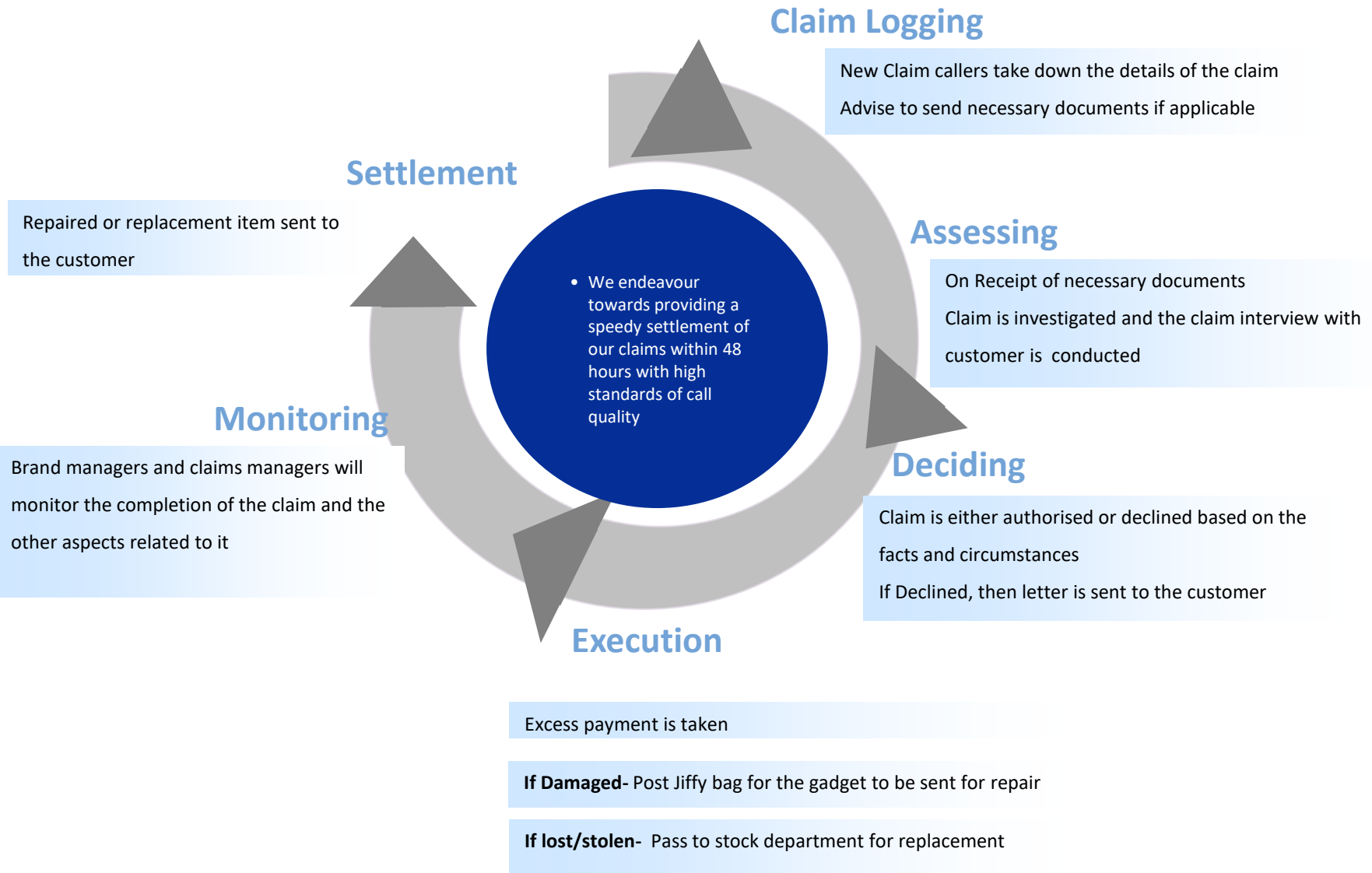


To ensure that the claims are processed correctly in accordance with SLA's, several practices are incorporated into the claim handler training curriculum.



Claims handler skill enhancement

Claim Process Flow



| Action | Process Time |
|---|-----------------|
| Claim form received from customer | Within 4 hours |
| Claims assessed according to Key Fraud Indicators | 1 hour |
| Claim authorisation sheet | 30 minutes |
| Claim authorisation | 30 minutes |
| Excess template emailed | Immediately |
| For high risk claims – conference call conducted | Within 24 hours |
| Extra steps for Loss/Stolen Claims | |
| Claim interview | Same day |
| Details confirmed on Patriot (to check status of handset) | Immediately |
| Police check (to check crime/loss reference number) | immediately |