



Hiscox business interruption claims portal: FAQs

The following frequently asked questions have been prepared to help you and your clients understand and navigate the Hiscox business interruption claims portal – our dedicated resource for responding to UK business interruption claims.

The portal has been designed to enable us to pay these claims swiftly and in line with both the specific policy wordings and the Supreme Court Judgment. If you have any further questions after reading this document, please contact your usual Hiscox representative in the first instance.

Thank you for your continued support.

Using the Hiscox business interruption claims portal

What file format do customers need to use when uploading their documents?

Customers can upload their documents in the following formats: Excel, Word, images files and PDF.

I think my customer might have put in their broker reference number rather than a policy number, will this still be processed correctly?

Yes it will. We can manually review where an incorrect policy number is entered, and use the information provided to find the correct policy. As such, all entries should be identified, even if they have provided only partially correct information, but we would encourage the policy number to be used for ease and swiftness.

I'm not sure if my customer has put in our broker details correctly, so will I still get the insight I need on that claim?

Yes you will. Claims in the portal will be cross-referenced with our underwriting team's information regarding specific brokers and relevant policies. This process will ensure that all brokers receive updates for all relevant policies over the course of the claims handling process.

What information will be available to me to understand the progress of customer's claims, and how frequently can you share this information with us?

Now that the portal is up and running, we will provide you with regular updates on the status of claims within the portal, which will enable you to track the progress of each of your customer's registered claims.

As the broker involved in some of these claims, will I get a claim reference number for each claim?

All email communications from our claims portal relate to a specific claim and any response to a portal email will attach to the appropriate claim. Where we are asking for information from a customer or broker on a portal claim, there will be a link back to the portal to provide the required information.

A claim number will be allocated for each claim during the claims process, but until you have this please continue to use the customer's Hiscox policy number in any communications with us.



The portal process

What exactly is the claims journey through the portal?

There are four stages to our business interruption claims portal:

1. registering a claim
2. submitting the relevant financial information
3. completing the claims assessment process and making an offer
4. offer response (accept, reject or query)

The portal gives us good visibility of how each claim is progressing and in each case, where the policy involves a broker, you will receive periodic updates that indicate at which stage of the process the claim has reached. These updates will include: when we are waiting for financial information from the customer, when the loss adjustment is in process, when a settlement offer has been delivered, and when a settlement offer has been accepted.

Do I have to use the portal or can I just submit business interruption claims in the usual way?

The portal is the best way for us to track the progress of each claim, and it is the easiest and quickest way for us to progress these claims, so we do recommend it. For larger risk with multiple locations or very high limits then the portal may not be suitable, so for those cases using email or phone might be more appropriate. Equally if further assistance is required, or if for any other reason you or your customer is unable to use the portal or the link provided, please call us on 01206 773 941 or email us at covid19communications@hiscox.com.

Is there any information I can share with my customer to help them with the claims portal process?

Our guidance document is the best source of information on how to use the portal. It is available on the portal but can also be shared with your customers or their representatives separately. Please see separate attachment.

Can I register a claim on behalf of my customer(s)?

Yes absolutely. To register a claim, you will need the customer's Hiscox policy number and the address of the insured premises. This will enable us to make an initial coverage and eligibility check and, if passed, you will then move to the next stage of the claims process and be invited to submit the customer's financial information on their behalf.

Once a customer has submitted their claim through the portal, when can they expect to hear from Hiscox?

When a claim is submitted, the customer will receive an immediate acknowledgment of successful notification. We will then make contact with the customer to confirm the next steps as soon as we have completed an initial review of the information they have provided to us. We have hundreds of claims experts and loss adjusters working on this around the world and our top priority remains to process and pay claims as quickly as possible.

How frequently will Hiscox communicate to clients once they have submitted their claim via the portal?



Every claim is different but all customers will be kept up to date as their claim progresses, including at key stages such as once our loss adjustment is in process, or once a settlement offer is ready for them to review.

How will Hiscox communicate to me, the broker, once a claim is submitted via the portal?

We will provide you with a regular report showing the progress of all your clients' claims. This will include: when we are waiting for financial information from the customer, when the loss adjustment is in process, when a settlement offer has been delivered, and when a settlement offer has been accepted.

**What happens once a customer completes their full financial information through the portal?
How quickly will they receive a settlement offer?**

If we request financial information, then it is very likely that the customer has coverage as at that point they will have passed an initial coverage and eligibility check. Once we receive their full financial information, they will be subject to a more detailed assessment by our dedicated loss adjuster team who will request any further information that may be needed, calculate the loss and then make the offer.

What if a customer is not eligible for a settlement offer? What happens then?

There may be some cases where – having assessed a customer's claim and taking into account factors including the specific policy wording, the Supreme Court Judgment and our interpretation of the financial information provided – the claim does not qualify for payment on this occasion. In those instances, this will be communicated to you and your client, and there will be an opportunity for you to discuss this with us to understand how we have arrived at that decision.

What if I have trouble using the portal, or my customer does? What additional assistance is available?

If you have a question about the portal, you can speak to a member of the Hiscox claims team on 01206 773 941 or via email at covid19communications@hiscox.com. For anything else, please speak to your usual Hiscox representative.

How long do you expect the claims process to take, from registering a claim on the portal to receiving a claims settlement?

Every claim is different, and these type of claims can be particularly complicated to assess and adjust, so it is difficult to provide generic timescales. We are committed to progressing all claims as quickly as we can.

Other questions

Does the portal cover UK business interruption claims only?

Yes, the portal is limited to UK business interruption claims only. Customers with business interruption claims for Jersey, Guernsey and the Isle of Man can be done via email and over the telephone and these will be handled by a specialist team that understand the nuances of those regions. Either way, on notification they will be assigned a dedicated claims handler and the same financial information will be requested outside of the portal.



For all other claims beyond business interruption related claims, please continue to follow your usual process with Hiscox, via the usual routes.

Are accountant charges in addition to the policy limit?

Subject to specific policy terms and conditions, the amount we will pay for loss of income or loss of gross profit includes the reasonable charges that a customer may pay to their professional accountant for producing information we require in support of a request for settlement.