

Coronavirus update - 24 March 2020

Latest developments

Last night the Prime Minister announced strict new measures. These measures now include specific directives about social distancing including a ban on public gatherings of two or more people, travel restrictions and further clarification around what is deemed 'essential' work in the current environment.

It is clear from this directive that we have a shared social responsibility to take measures that will protect our colleagues, your customers and the wider community from unnecessary contact, and it would be irresponsible to routinely undertake physical visits, even with appropriate screening in place.

Sedgwick are fortunate that we have invested heavily in our technology in recent years, meaning that this week we have already moved entirely to a remote working model. Our colleagues are now working from home, but still providing the same claims handling service using virtual visits where required in place of physical visits for the majority of claims.

But, even with the tighter government controls in place, there is still a need for physical visits to take place, albeit only in respect of essential high priority cases.

High priority cases

We consider the following cases to be high priority:

- Major losses or incidents
- Cases involving vulnerable customers*
- Cases where alternative accommodation is required*
- Cases otherwise defined as urgent by Sedgwick or our clients*

* only where it is not possible to service remotely



In such circumstances we will obviously continue to ask customers certain questions as part of our pre-visit risk assessment process before visiting to understand whether they are self-isolating or have symptoms.

To support these essential visits, and upon guidance from the FCA, we have identified a restricted number of individuals as 'key workers' who will be provided with suitable supporting documentation, enabling them to carry out the visit as a key worker.

Lower priority cases

Where the claim does not fulfil the high priority criteria (above), we will now undertake a virtual visit wherever feasible; this will involve the same technical resource performing the same activity, but by way of a virtual visit through live video streaming, as opposed to a traditional physical visit.

Following the virtual visit, we will proceed to settlement in the normal fashion, under Delegated Authority where applicable, providing our adjuster has been able to satisfy themselves, to a reasonable degree, that:

- The reported loss and damage are consistent and covered under the terms and conditions of the policy

- Accurate measurements/quantification has been possible via video
- Warranties and conditions have been complied with
- Sums insured are adequate, based on information obtained through digital mapping software

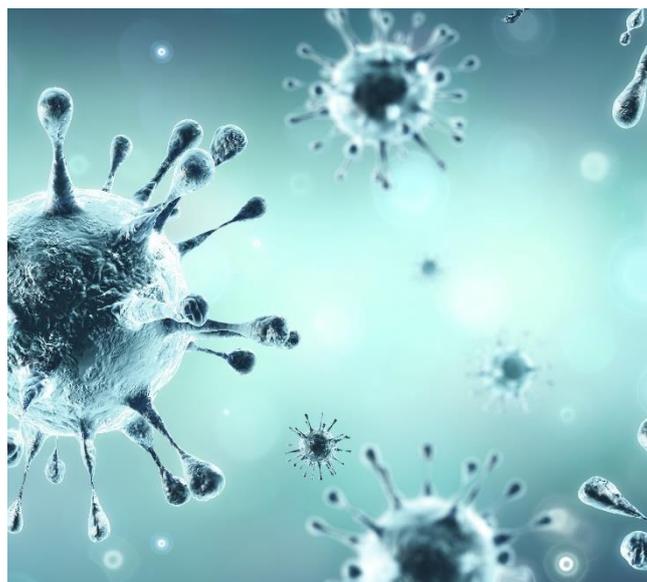
In the event that the adjuster is unable to satisfy themselves on any of the above criteria, we will discuss with the client on a case by case basis under Retained Authority.

If a virtual visit is not feasible, we will discuss the situation with the customer and defer making the visit until government advice on social contact changes and it is considered safe to resume normal activity.

We are fully set up to work remotely

Almost all of our colleagues are working from home and are equipped to operate remotely as BAU. They have the appropriate hardware and software and our office switchboards are now re-routed to soft phones, allowing colleagues to receive calls through their laptops. We are extremely pleased with how the final steps of moving to a fully remote operating model have gone, and we've had some great feedback from clients and colleagues alike.

Arrangements have been made to ensure the post received at our offices is scanned into the electronic claims file so that the information can also be dealt with remotely. We are, however, encouraging customers to use email as the preferred method of written communication.



COVID-19 claims

Where we have claims relating directly to COVID-19, unless it has been specifically agreed otherwise, Sedgwick will handle them on a retained authority basis. This will ensure individual client handling requirements are adopted in an area where policy coverage can be complex.

These are unprecedented times that undoubtedly present challenges for everyone. We have been working particularly hard in recent weeks to ensure that Sedgwick can continue to provide our clients and your customers with the service they require – predominantly through our digital technology - whilst also ensuring that we all meet our shared social responsibilities.

Should you have any questions or concerns, then please speak to your usual Sedgwick contact.

Paul White | Chief Executive Officer
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