

Domestic major loss solutions

We offer the UK's only major and complex loss team dedicated to domestic property damage.

Sedgwick's domestic major loss team is ready to help whenever and wherever in the UK a customer needs specialist claims support following a major and complex loss (MCL) to their family home or owned residential property. Our highly experienced, technically proficient and caring adjusters provide exceptional service and work tirelessly to deliver great claim outcomes for clients and their home claims customers.

The Sedgwick difference

Whereas the industry norm is to use commercial MCL adjusters at domestic major loss sites, Sedgwick takes a unique approach to this customer population. We have over 100 talented colleagues dedicated to handling major and complex losses to domestic properties, with expertise covering everything from thatched roofs to basements to flood resilience. Our adjusting team has the scale and flexibility to handle singular major loss incidents, widespread events with multiple major losses, and devastating mega losses.

In support of our high standards for customer care, we assign both a specialist adjuster and a technical adjusting executive to every domestic major loss. We're also well equipped to respond to surge scenarios involving multiple properties; we typically adopt a portfolio approach and deploy dedicated teams where they're needed most. Operating within five regional teams across the UK, each led by an experienced regional director, we offer customers unparalleled experience, deep local knowledge and a nationwide network of experts.

A wide range of specialty solutions

As part of the Sedgwick ecosystem, the domestic major loss team can seamlessly solicit input from colleagues in various specialty lines as warranted. We have access to in-house experts in building consulting, repair solutions, forensic investigation, agriculture, environmental claims and other disciplines.

When additional specialists are enlisted on a claim, the assigned domestic major loss adjuster retains ownership to maintain service quality and stakeholder communication, alongside expert management of the claims costs. Clients and their customers benefit greatly from our collaborative approach and collective expertise.

Support for vulnerable customers

The experience of a major loss can be traumatic and affects people in different ways. Our team is trained to identify customers who may need extra support in coping with the damage to their property and the claims process. Where appropriate, and with the agreement of our client, we can introduce a customer care specialist to provide one-to-one support and individual problem-solving assistance for as long as it's needed during the life cycle of the claim. The support provided by our specialist care team — the only one of its kind in the market — can reduce confusion and frustration and empower customers to move forward.

Sustainability


Drawing on our expertise in sustainable damage management, we develop creative solutions to help property owners reduce the environmental impact of domestic major losses. Our specialists work to identify opportunities for using alternative, low-carbon materials and repurposing to reduce the waste sent to landfills.


Recognising the growing risk of flooding in the UK, our domestic major loss team can help customers understand the potential impact of a flood on their property and their current level of resilience, as well as recommend appropriate recoverable and resistant measures. We're also experienced in supporting insurers and customers in matters relating to the Build Back Better programme, which offers eligible policyholders the chance to install the most appropriate flood-resilient and flood-resistant measures for their home after a flood.

Tech forward

In today's fast-paced world, technology is a vital component of claims management. Our state-of-the-art digital platforms offer clients visibility into their claims and risk management information and provide property owners with a virtual guide through the claims journey — supporting streamlined communication and greater efficiency. Additionally, our team is equipped with drones and virtual adjusting tools to help us view domestic major loss sites that are otherwise inaccessible.


To learn more about Sedgwick's domestic major loss solutions for the UK market, contact:

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If you need emergency support, please call our 24-hour emergency helpline:

T. 0345 604 8580

To learn more about our integrated and customised solutions, visit [SEDGWICK.COM](https://www.sedgwick.com)