

# CUSTOMER SERVICE STANDARDS

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## INSURANCE



## **Putting the Customer First**

The Insurance Service put customers first in what we do and how we do it.

This starts with some key principles in the way we engage with our customers, we will:

- Always be helpful, courteous and respectful
- Listen to you and always respond to your enquiry accurately, clearly and fairly
- Use plain and correct English when we write or speak to you
- Provide full contact details for all services in easily accessed documents when we contact you
- Explain our decisions clearly if we cannot meet your expectations
- Respect your confidentiality at all times and look after your information you give us and treat it as required by the Data Protection Act
- Only share information with parties that are necessary to enable a claim to be processed and in accordance with our obligations as part of the National Fraud initiative, your information will always be processed in line with the Data Protection Act
- Offer accessibility to our service for everyone
- Provide staff with the training they need to be able to give you accurate advice and information in order to give the best customer care
- Answer all your questions, if we can't straight away we will tell you who can
- Use and develop technology to improve direct customer access to information

## **Claims Philosophy**

Basildon Council's claims philosophy is built around us being 'firm but fair' when dealing with your insurance claim.

We will deal with your claim in a timely and accurately manner to ensure that the decisions we make are right the first time, and will endeavour to provide a service that allows you to understand each step of the claims process fully. We also endeavour to provide a friendly and professional service to all of our customers and to remain approachable to you at all times.

We aim to complete the claims process for the majority of claims handled in house within 120 working days. Each claim is looked at on its own merit and decisions regarding liability will be made once a detailed investigation has been completed. These decisions will be made strictly in line with current insurance law and insurance principles, and you can be confident that your claim is being dealt with by professional Insurance Officers.

You will always have the right to appeal any decision that you do not agree with, and you also always have the right to obtain independent legal advice at any point in the claims process.

Our intention is not to make this process challenging for you at any point, but for us to ensure that only those claims that should be paid, are paid to ensure that we fulfil our duty to protect the public purse.

The Council are legally required to participate in the National Fraud Initiative data matching exercise, which means that the information you provide to us will be shared for cross system and cross Council comparison for the prevention and detection of fraud. For further information relating to the National Fraud Initiative, please visit the Council's website.

It may also be necessary for us to pass data to other organisations that supply products and services associated with contracts of insurance. In order to verify information, or to prevent and detect fraud, we may share information you give us with other organisations and public bodies, including the Police.

### **Service Feedback**

We listen to feedback and look to improve. We welcome feedback through the Council's complaints and compliments channel. On the customer services page of the Basildon Council website there are three forms, one for complaints, one for comments and suggestions and one for compliments.

In cases where a comment or suggestion raises an issue where a reply is thought to be appropriate, you can expect a response within 10 working days. Nevertheless, even in cases where a reply is not deemed necessary, comments and suggestions will be taken into account in the future.

### **How to contact us**

#### **Online**

Many people will find that the easiest and most efficient way to use the service is through our website [www.basildon.gov.uk](http://www.basildon.gov.uk) which is available 24/7. This can be done from any computer with internet access and we also have computers to use in the Basildon Centre for anyone who cannot access one elsewhere.

Online, by putting the word 'insurance' in the search bar, you can:

- Apply for cover under the tenants home contents insurance scheme
- View the policy booklet for the tenants home contents insurance scheme
- Find the phone number to ring if you need to make a claim on the tenants home contents insurance scheme

- Find advice on how to make a public liability or motor claim against the Council
- Print off a public liability or motor claim form, if you wish to make a claim against the Council
- View the Council's employers and public liability policy cover
- View the Council's motor vehicle insurance certificate
- View the summary of policy cover for commercial properties
- View the summary of cover and the policy booklet for leasehold properties on the leasehold buildings insurance policy
- Find the phone number to ring if you need to make a claim on the leasehold buildings insurance policy
- Find advice on insurance cover required for holding events on Council land
- Find details of Community Risk Services, an insurance provider for 'non-profit' organisations

## **Emailing**

For general enquiries you can email [insurance@basildon.gov.uk](mailto:insurance@basildon.gov.uk) , however, for many services we have information online which may answer your query, please be sure to check the website first.

Make sure to include your name, address, reference number (if you have one) and exact details of the query, so officers can respond in line with our standards, effectively and efficiently and without having to ask you for further information.

## **Our email service standards**

We will:

- Be clear, accurate and fair in our response
- Send claim forms electronically or by post within one working day
- Provide the insurers telephone numbers for claims on the leasehold buildings insurance policy and the tenants contents scheme immediately by phone
- Respond to your enquiry relating to the leasehold buildings insurance policy, the commercial buildings policy or the tenants contents scheme within fifteen working days or sooner where practically possible
- Respond to motor vehicle, employers and public liability claims for personal Injury within the legal timescales set out in the Civil Procedure Rules
- Respond to motor vehicle claims within ten working days
- Provide decisions on public liability claims for damage to third party property within six months, where information has been made available by the relevant service and the claimant has attended a site or home visit

## **Telephone**

All incoming calls go through to one number 01268 533333, from here you will be presented with a list of options, press 0 and ask for 'insurance'.

### **Our telephone service standards**

We will:

- Listen carefully to your enquiry and use clear, positive language when responding
- Aim to answer calls within 40 seconds, when an insurance officer is available, alternatively, a voice mail service will be available, please leave a message
- Voicemail messages will be responded to as soon as the insurance officer is available

### **Visiting the Council**

Most enquiries can be dealt with online or over the phone, however, you may wish to come into the Basildon Centre to hand in a claim form, the friendly customer service advisors will be on hand to take any documents from you and pass them to the Insurance Service.

If you wish to receive assistance in completing a claim form, an appointment with an Insurance Officer will need to be arranged by telephone prior to attending the Basildon Centre.

### **Visiting You at Home**

Sometimes it is necessary for Insurance Officers to make home visits, we will:

- Make every attempt to inform you when we will be attending
- Always show identity badges
- Arrive on time
- Treat you and your home with respect
- Explain fully why we are making the visit

Monday to Friday  
10am to 5pm



**Basildon Council**  
BASILDON • BILLERICAY • WICKFORD

## For translations, Large Print and Braille please call

Para obtener traducciones, por favor llame al número (Spanish)

অনুবাদের জন্য দয়া করে ফোন করুন (Bengali)

Aby uzyskać pisemne tłumaczenie proszę dzwonić pod numer (Polish)

如需翻译，请拨打 (Mandarin)

O překládání prosím zavolejte (Czech)

若需翻譯，請致電 (Cantonese)

Чтобы получить перевод на русский язык, позвоните по телефону (Russian)

Tercüme için lütfen arayın (Turkish)

برای ترجمه با این شماره تماس بگیرید (Farsi)

Pour obtenir une traduction, composez le (French)

بۆ تەرجومە تەلەفۆن بکە بۆ ژمارە (Kurdish)

للترجمة يرجى الاتصال (Arabic)

Per perkthim me shkrim ju lutem merni ne telefon (Albanian)

ભાષાંતર માટે કૃપા કરીને ફોન કરો (Gujarati)

ट्रांसलेशन के लिये कृपया कॉल करें: (Hindi)

Pentru traducere va rugam sunati (Romanian)

Untuk terjemahan harap hubungi (Indonesian)

Kwa tafsiri, tafadhali piga simu (Kiswahili)

ਅਨੁਵਾਦ ਵਾਸਤੇ ਕਿਰਪਾ ਕਰਕੇ ਕਾਲ ਕਰੋ (Punjabi)

Kana muchida kuturikirwa, tapota ridzai runhare kuna (Shona)

Pre preklad prosim volajte (Slovak)

Nếu quý vị cần dịch tài liệu, xin vui lòng gọi theo số (Vietnamese)

# 01268294791



Customers with a hearing or speech impairment can contact us using the Text Relay service. Dial 18001 followed by the full telephone number of the service you require. Calls are charged at your telecommunications provider's standard rate.