



MB&G INSURANCE

Dreams

Report Assessment – Rejection

31.10.24

Dreams Report Assessment - Rejection.

1 Double-click on the task.

tasks

Date Range: Today and expired
Completed?: No

Details:


<input type="checkbox"/>	DETAILS	DUE DATE	STATUS	HIGH PRIORITY	COMPLETED
<input type="checkbox"/>	A new Emmiera Dreams Report has been added to the claim.	24/10/2024 09:55	Open	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	A New DTA Dreams Claim Has Been Raised For Assessment	24/10/2024 10:11		<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	A New DTA Dreams Claim Has Been Raised For Assessment	24/10/2024 10:15		<input type="checkbox"/>	<input type="checkbox"/>

2 Click the icon next to "Claim"

DETAILS NOTES DOCUMENTS HISTORY

Detail

A new Emmiera Dreams Report has been added to the claim.

Claim  446369

Type Homeserve Update

Status Open


Is High Priority? No


Due Date 24/10/2024 09:55

Opened By Opened Date 24/10/2024 09:55

Commenced By Commenced Date

3 Go to the documents tab.

Claim Reference  446369 Status Open

FNOL Reference  FNOL037095 Position Referred

Notification Date 14/10/2024 Incident Date 05/10/2024 Reason Assigned to E

Order Date Delivery Date 15/09/2021 Handler Amy Stephen

Next Appointment Date 23/10/2024

E PARTS ESTIMATE LABOUR PAYMENTS NOTES TASKS **DOCUMENTS** HISTORY API

Repair

Action Non DTA Process


Fraud Check Complete No

Specific Requests / Directions

Claim Value

Maximum Liability RV

Claims Incurred £ 48.

Repair Excess  £

Claim Fee £

Current Reserve £

Total Paid £

4 Open the report

Vulnerable?

DETAILS PARTIES ESTIMATES ESTIMATE PARTS ESTIMATE LABOUR PAYMENTS NOTES TASKS DOCUMENT

+ ADD DELETE EXPORT + ADD TEMPLATE DOCUMENT VIEW ME

Sender Category

Search Reset Search

<input type="checkbox"/>	OPEN	DESCRIPTION	FILE NAME	CREATED	CREATED BY	SENDER
<input type="checkbox"/>	Open	Report - 3448643	Report - 3448643.pdf	24/10/2024 09:55	Service Process	
<input type="checkbox"/>	Open	MB&G Insurance - Your Dreams Claim - Appointment Requested	MB&G Insurance - Your Dreams Claim - Appointment Requested.eitrem1	17/10/2024 11:58	Amy Stephenson	Dreams@mbgins

javascript:openBinaryFile('ClaimDocument', '3e78b10d-7b5d-4f1c-b126-a4302b61b7f1', 'Rep...

Search

5 Click the download

Report - 3448643 (1).pdf
494 KB • Done

SAVE SAVE AND CLOSE CLOSE PRINT EMAIL

446369

FNOL037095

14/10/2024 Incident Date 05/10/2024

Delivery Date 15/09/2021

Next Appointment Date 23/10/2024

Status Open

Position Referred

Reason Assigned to Emmiera

Handler Amy Stephenson

NOTES TASKS DOCUMENTS HISTORY API

6

Use the information provided in the "Issues Found" section of the report to determine the outcome of your claim.

Emmiera Group Report 1 / 5 | 146%

ON THE 12TH NOVEMBER 2024 THE MATTRESS WAS INSPECTED AND FOUND TO BE DAMAGED TOGETHER WITH THE MATTRESS IS ROTATED 3 MONTHS. THE MATTRESS IS NOT TUFTED AND THE SIDE MATTRESS HAS FAILED THE PRESSURE TEST. THE LAY TEST SHOWED THE MATTRESS IS NOT

ISSUES FOUND

ISSUE 1 ITEM: MA

ISSUE CODE: DECLINED WARRANTY CLAIM SUB CODE

TECHNICIAN'S FINDINGS:
Customer reporting initiary the mattress stating there is a rolling sensation

LIABILITY EXPLANATION:
This is invalid

ACTION TAKEN:
I have fully inspected the item. And there is an issue with the left and facing sight of the mattress. Are you sat on the edge of the bed. As there is a natural curve in the phone which you not get from sleeping. The mattress has been used upside down at some point due to the markings across the top as this is a motion

7

Go to the details tab on the claim

Claim

Policy Holder	<input type="text" value="Mrs Sally Jones"/>	Claim Reference	<input type="text" value="446369"/>
External Ref No	<input type="text" value="193A019640/2"/>	FNOL Reference	<input type="text" value="FNOL037095"/>
Cover Level	<input type="text" value="Dream Cover Structure Beds 2nd to 8th"/>	Notification Date	<input type="text" value="14/10/2024"/> Incident D
Underwriter	<input type="text" value="Novus Underwriting"/>	Order Date	<input type="text" value=""/> Delivery D
Vulnerable?	<input type="text" value="No"/>		

DETAILS PARTIES ESTIMATES ESTIMATE PARTS ESTIMATE LABOUR PAYMENTS NOTES TASKS DOCUMENT

+ ADD DELETE EXPORT + ADD TEMPLATE DOCUMENT VIEW ME

Sender Category

Search Reset Search

<input type="checkbox"/>	OPEN	DESCRIPTION	FILE NAME	CREATED	CREATED BY	SENDER
<input checked="" type="checkbox"/>	Open	Report - 3448643	Report - 3448643.pdf	24/10/2024 09:55	Service Process	

8 Select the rejection reason from the drop down list next to "Cause"

Vulnerable? No

DETAILS PARTIES ESTIMATES ESTIMATE PARTS ESTIMATE LABOUR PAYMENTS NOTES TASKS DOCUMENT

Fault Category: Mattress

Fault Type: Manufacturing Defect

Fault Detail: Dipping

Fault Description: Date Fault Noticed: 01/10/2024
 Fault Description: Mattress has got a n uncomfortable ridge down the middle which gets deeper as I lie on it, I can feel when lying/sleeping. This is causing severe hip & lower back

Cause: Wear & Tear

Cause Description: I HAVE FULLY INSPECTED THE ITEM. AND THERE IS AN ISSUE WITH THE LEFT AND FACING SIGHT OF THE MATTRESS. ARE

Repair: []

Action: Non DTA Process

Fraud Check Complete: No

Specific Requests / Directions: []

Windows taskbar: Search, File Explorer, Microsoft Edge, Word, Excel, Chrome

9 Set the "Repair" as rejection

HomeServe Job System... Bright HR PowerBI Vulnerable Custome... Overtime - Formstack Daily Claim Review -...

Date: 23/10/2024

ESTIMATE LABOUR PAYMENTS NOTES TASKS DOCUMENTS HISTORY API

Repair: []

Action: Non DTA Process

Fraud Check Complete: No

Specific Requests / Directions: []

	Claim Value	Clai
Maximum Liability	RV	Unl
Claims Incurred	£ 48.00	1
Repair Excess	£ 0.0	
Claim Fee	£	
Current Reserve	£ 48.0	
Total Paid	£ 0.0	
Grand Total	£ 48.0	

10 Click here

446369

Status: Open

FNOL037095

Position: Referred

Incident Date: 05/10/2024

Reason: Assigned to Emmiera

Delivery Date: 15/09/2021

Handler: Amy Stephenson

Next Appointment Date: 23/10/2024

REPAIRS

Rejection	Claim Value	Claim #
Maximum Liability	RV	Unlimited

11 Go to estimates

Policy Holder

External Ref No: 193A019640/2

Cover Level: Dream Cover Structure Beds 2nd to 8th

Underwriter: Novus Underwriting

Vulnerable?: No

Claim Reference: 446369

FNOL Reference: FNOL037095

Notification Date: 14/10/2024

Incident Date: 05/10/2024

Order Date

Delivery Date: 15/09/2024

ESTIMATES

Fault Category: Mattress

Fault Type: Manufacturing Defect

Fault Detail: Dipping

Fault Description: Date Fault Noticed: 01/10/2024
Fault Description: Mattress has got a n uncomfortable ridge down the middle which gets deeper as I lie on it, I can feel when lying/sleeping. This is causing severe hip & lower back

Cause: Wear & Tear

Repair: Rejection

Action: Non DTA Process

Fraud Check Complete: No

Specific Requests / Directions

12 Scroll down to "Cost of job" on the report to find the cost of the inspection.

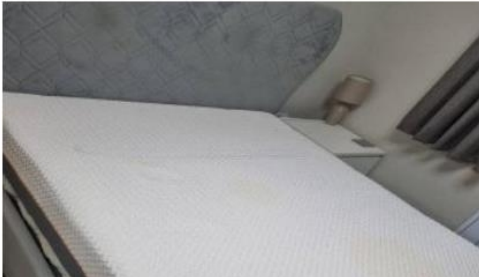
Customer is awaiting further contact from the retailer in regards to what action will be taken.

i ADDITIONAL INFO

FURTHER VISIT REQUIRED (Y/N)? NO
ESTIMATED REPAIR/COST TIME:
ESTIMATED PART COST:

COLOUR MATCH
CUSTOMER SAT

COST OF JOB (exc. VAT) £40.00



13 Double check the estimate price on the claim. If it is different, change it.

14/10/2024 Incident Date 05/10/2024 Reason Assigned to Emmiera

Delivery Date 15/09/2021 Handler Amy Stephenson

Next Appointment Date 23/10/2024

DTES TASKS DOCUMENTS HISTORY API

ESTIMATE NO.	JOB NUMBER	DESCRIPTION	ESTIMATE	PAID	OI
EN200169	446369	First Inspection	£ 48.00	£ 0.00	

14 Go to documents

External Ref No	FNOL Reference	FNOL037095	Position	Referred
Cover Level	Notification Date	14/10/2024	Incident Date	05/10/2024
Underwriter	Order Date		Delivery Date	15/09/2021
Vulnerable?			Handler	Amy Stephenson
			Next Appointment Date	23/10/2024

RTS ESTIMATE LABOUR PAYMENTS NOTES TASKS **DOCUMENTS** HISTORY API

[+ ADD](#) [DELETED](#) [EXPORT](#)

PARTY	PAYEE(S)	ESTIMATE NO.	JOB NUMBER	DESCRIPTION	ESTIMATE
Emmiera Group (formally Homeserve Ltd)		EN200169	446369	First Inspection	

15 Click "ADD"

Edit Claim

External Ref No	193AU19640/2	FNOL Reference	FNOL037095
Cover Level	Dream Cover Structure Beds 2nd to 8th	Notification Date	14/10/2024
Underwriter	Novus Underwriting	Order Date	
Vulnerable?	No	Incident Date	
		Delivery Date	

DETAILS PARTIES ESTIMATES ESTIMATE PARTS ESTIMATE LABOUR PAYMENTS NOTES TASKS **DOCUMENTS**

[+ ADD](#) [DELETED](#) [EXPORT](#) [+ ADD TEMPLATE DOCUMENT](#) [VIEW ME](#)

Sender Category

[Search](#) [Reset Search](#)

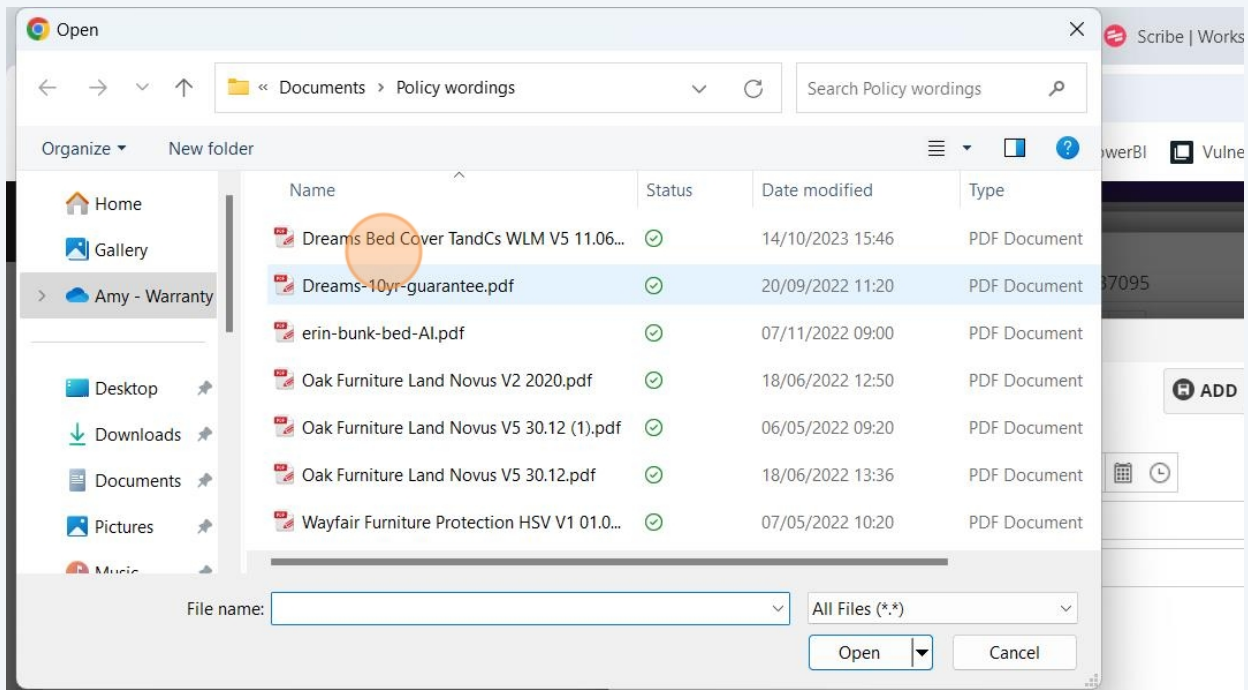
OPEN	DESCRIPTION	FILE NAME	CREATED	CREATED BY	SENDER
<input checked="" type="checkbox"/>	Open	Report - 3448643	Report - 3448643.pdf	24/10/2024 09:55	Service Process
<input type="checkbox"/>	Open	MB&G Insurance - Your Dreams Claim -	MB&G Insurance - Your Dreams Claim -	17/10/2024 11:58	Amv Stephenson

16 Click browse

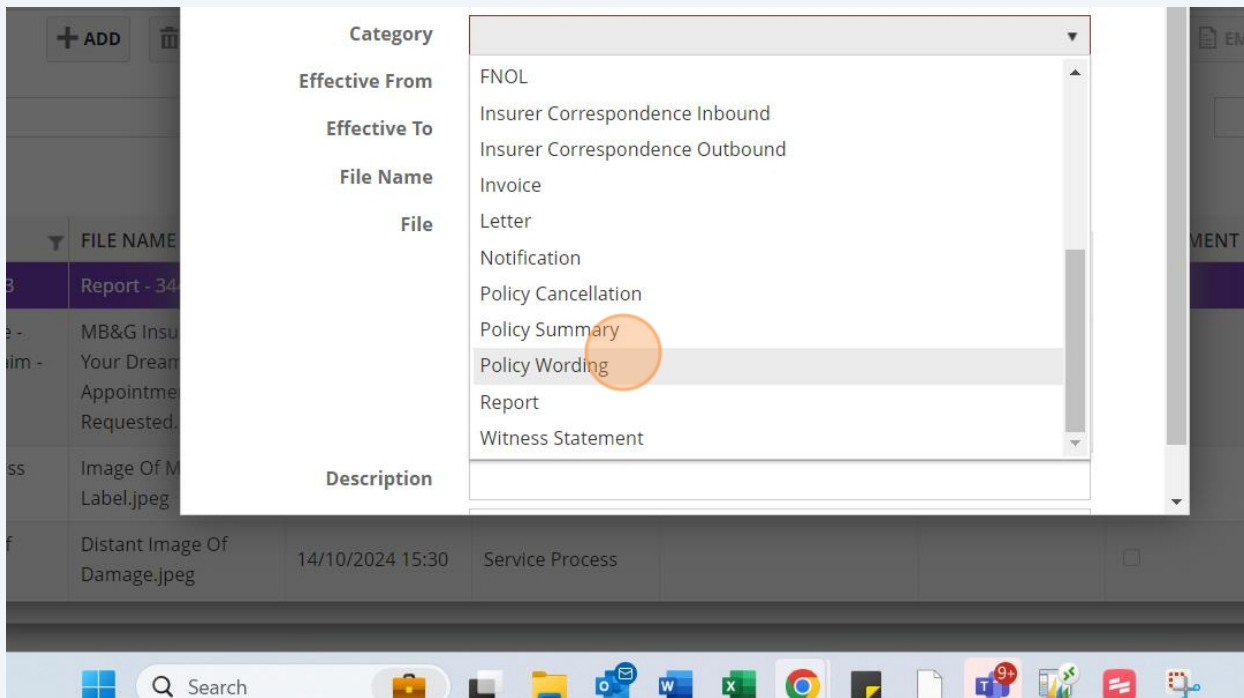
The screenshot shows a form with the following fields:

- Received:** 25/10/2024 14:49
- Sender:** [Empty text box]
- Category:** [Dropdown menu]
- Effective From:** dd/MM/yyyy
- Effective To:** dd/MM/yyyy
- File Name:** [Empty text box]
- File:** [Empty text box] with a **BROWSE...** button and the text "Or drop files here". The button is highlighted with an orange circle.
- Description:** [Empty text box]
- Party:** [Dropdown menu]

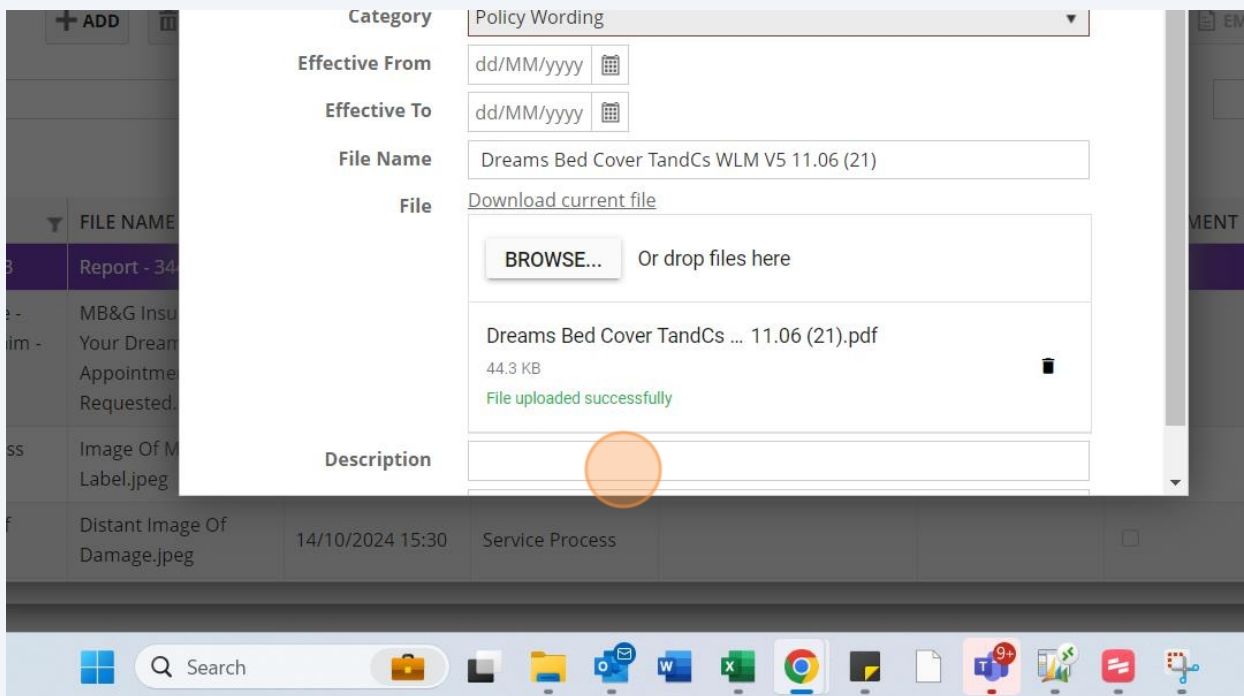
17 Upload a copy of the policy wording



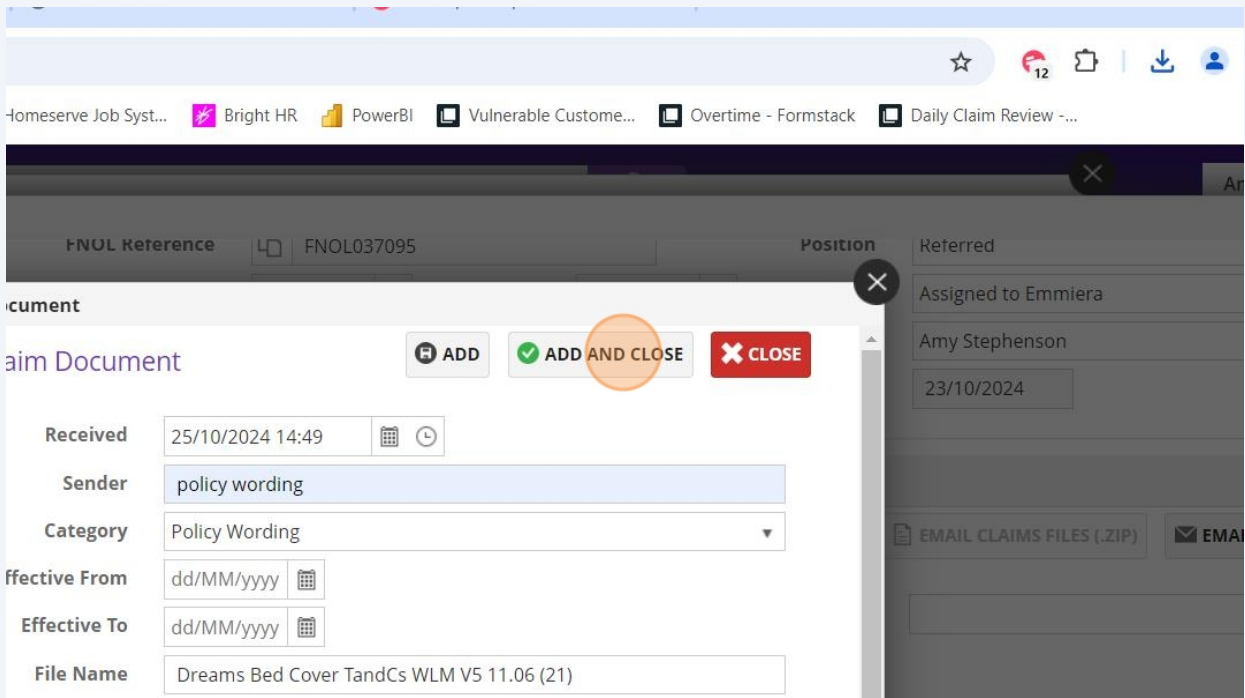
18 Select "policy wording" as the category



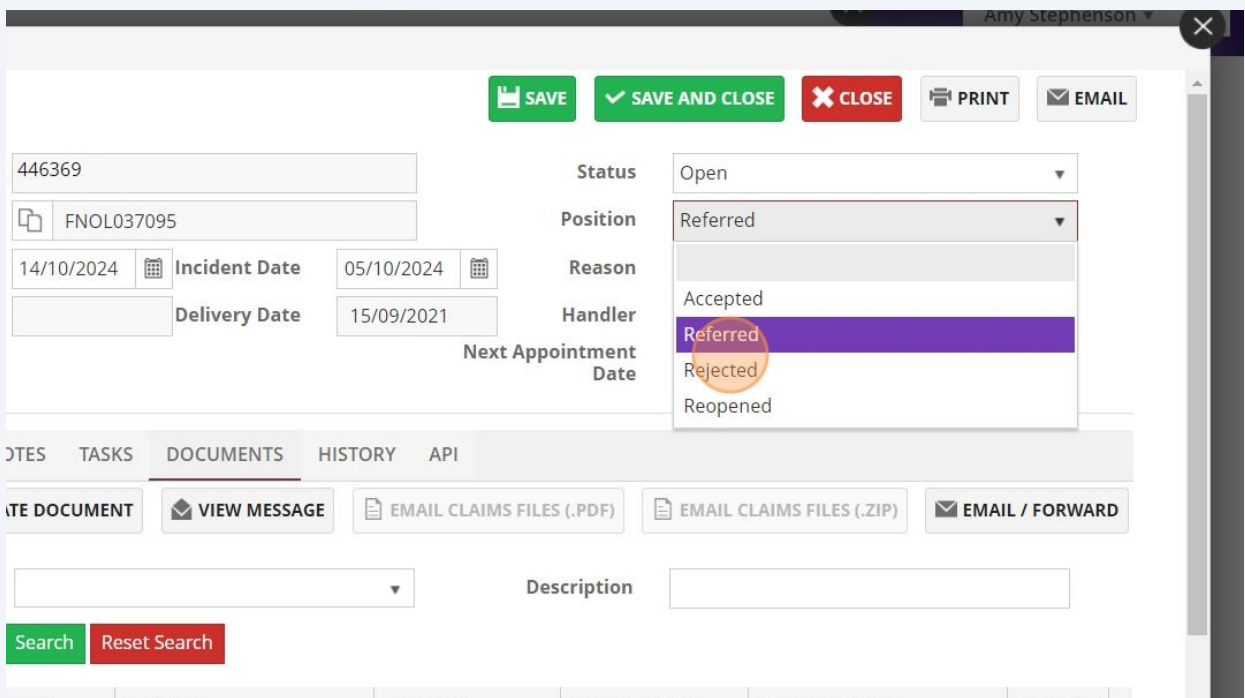
19 Type "Policy wording" in the description



20 Click "Add and close"



21 Set the claim position as rejected



22 Select your rejection reasons. You can choose up to 3.

446369

FNOL037095

14/10/2024 Incident Date 05/10/2024

Delivery Date 15/09/2021

Status Open

Position Rejected

Rejection Reasons 0 options selected.

- Administrator
- Sunlight Damage
- Use or Application of Cleaning Substances
- Wear and Tear
- Within Manufacturing Tolerance

Link Expiry

Handler

Next Appointment Date

DOCUMENTS

VIEW MESSAGE

EMAIL CLAIMS FILES (.PDF)

EMAIL CLAIMS FILES (.ZIP)

EMAIL / FORWARD

Description

Search Reset Search

23 Click "Save"

446369

FNOL037095

14/10/2024 Incident Date 05/10/2024

Delivery Date 15/09/2021

Status Open

Position Rejected

Rejection Reasons 3 options selected.

- Misuse of the Product (Excessive Pressure and/or Product Being Used Incorrectly)
- Multiple Staining on the Product
- Negligence
- No Fault Found

Link Expiry

Handler

Next Appointment Date

SAVE

SAVE AND CLOSE

CLOSE

PRINT

EMAIL

24 Copy your policy wording from the list of rejection reasons

1. Any damage (structural or otherwise) , soiling or staining caused: by accumulated multiple stains or any unidentifiable stains.

C	
Reason	Explanation - BED COVER
Claims Not Reported to Us Within 7 Days of the Incident	Claims Procedure- in order to make a claim you must nc occurrence. Any delay may result in permanent damage
Damage Caused by Insects and/or Non Domestic Animals	4. Damage casued by insects, non domestic animals or \
Damage Caused by Relocation	1. Any damage (structural or otherwise) , soiling or stain
Damage Caused by the Build up of Perspiration, Hair and Body Oils	1. Any damage (structural or otherwise) , soiling or stain
Damage During Delivery	1. Any damage (structural or otherwise) , soiling or stain
Deliberate Damage of the Product	1. Any damage (structural or otherwise) , soiling or stain
Incorrect Assembly	1. Any damage (structural or otherwise) , soiling or stain
Maintenance or Care Instructions not followed	8. Failure to comply with the manufactruers, suppliers, f
Misuse of the Product (Excessive Pressure and/or Product Being Used Incorrectly)	1. Any damage (structural or otherwise) , soiling or stain
Multiple Staining on the Product	1. Any damage (structural or otherwise) , soiling or stain
Negligence	1. Any damage (structural or otherwise) , soiling or stain
No Fault Found	No manufacturing fault could be found with your produ
No Mattress Protector Was Being Used	1. Any damage (structural or otherwise) , soiling or stain provided by Dreams with this service contract, or a prot
No Valid Cover	We are unable to proceed with your claim as there is nc
Product Being Kept in Storage	1. Any damage (structural or otherwise) , soiling or stain
Products Used for Rental/Sublet or Commercial Purposes	1. Any damage (structural or otherwise) , soiling or stain
Removal of Odours is not Covered Within the Service Plan	2. Removal of odours even when caused by a stain.
Sunlight Damage	14. Fading, effect of sunlight or non-colour fast materia
Wear and Tear	3. Stains & Damage that is consistant with wear and tear or anything that happens gradually.

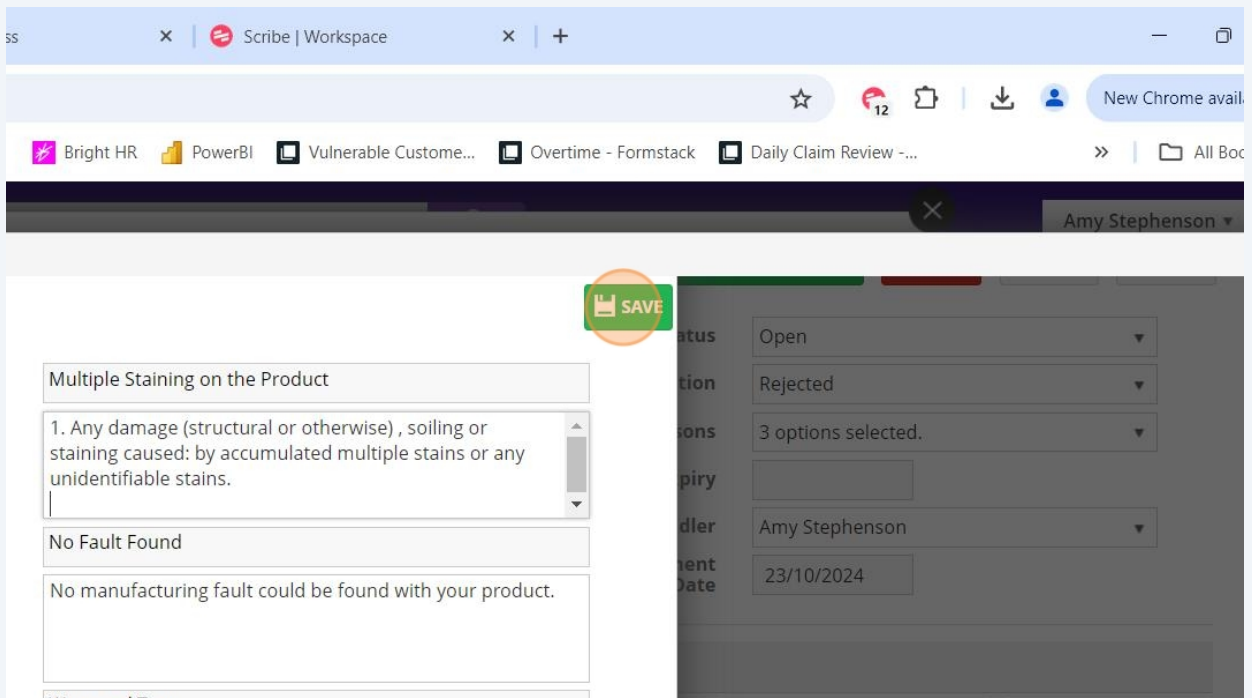
25 Paste the policy wording into the correct rejection reason box

ns Service Power Homeserve Job Syst... Bright HR PowerBI Vulnerable Custome... Overtime - Formstack Daily Claim F

SAVE

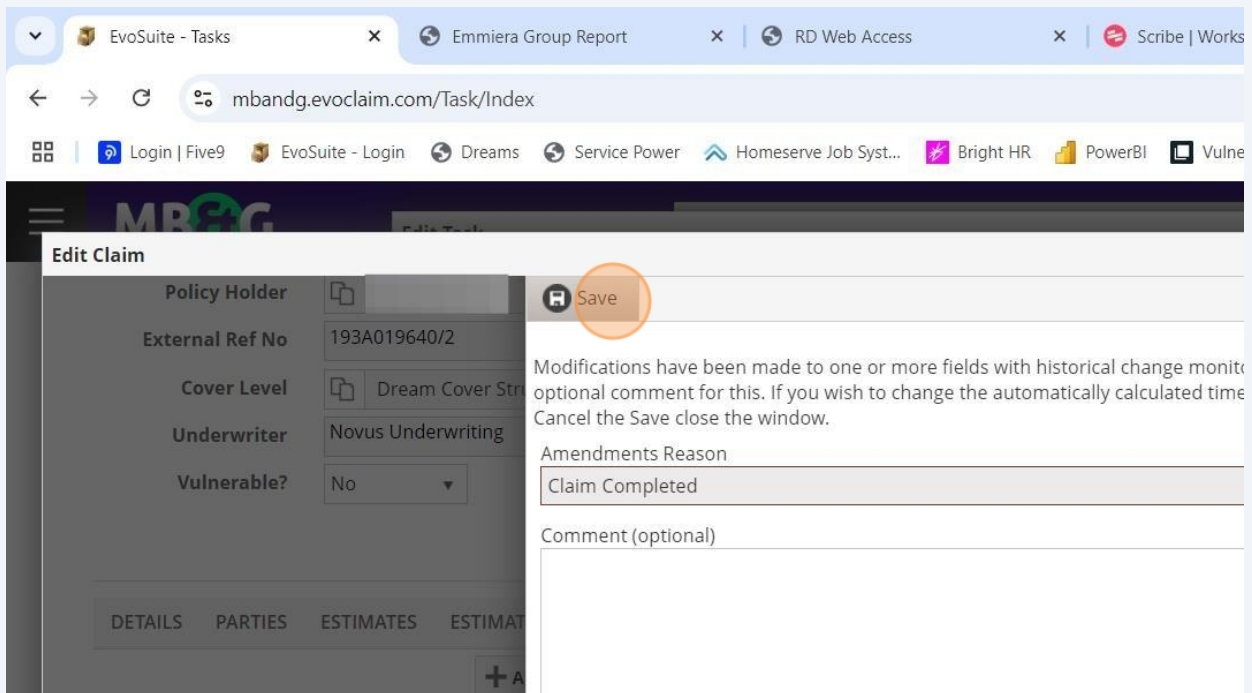
Rejection Reason 1	<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;">Multiple Staining on the Product</div> <div style="border: 1px solid #ccc; padding: 5px; height: 40px; display: flex; align-items: center; justify-content: center;"> </div>
Rejection Reason 2	<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;">No Fault Found</div> <div style="border: 1px solid #ccc; padding: 5px;">No manufacturing fault could be found with your product.</div>
Rejection Reason 3	<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;">Wear and Tear</div> <div style="border: 1px solid #ccc; padding: 5px;">3. Stains & Damage that is consistant with wear and tear or anything that happens gradually.</div>

26 Click "Save"



A screenshot of a web browser window. The address bar shows 'Scribe | Workspace'. The browser's tab bar includes 'Bright HR', 'PowerBI', 'Vulnerable Custome...', 'Overtime - Formstack', and 'Daily Claim Review -...'. The main content area shows a form with several text input fields. The first field contains 'Multiple Staining on the Product'. The second field contains '1. Any damage (structural or otherwise) , soiling or staining caused: by accumulated multiple stains or any unidentifiable stains.'. The third field contains 'No Fault Found'. The fourth field contains 'No manufacturing fault could be found with your product.'. A green 'SAVE' button with a floppy disk icon is highlighted with an orange circle. To the right, a dark sidebar shows a form with fields for 'Status' (Open), 'Reason' (Rejected), 'Options' (3 options selected.), 'Handler' (Amy Stephenson), and 'Date' (23/10/2024).

27 Choose "Claim completed" as your amendment reason and click "Save"



A screenshot of a web browser window showing the 'Edit Claim' form. The browser's tab bar includes 'EvoSuite - Tasks', 'Emmiera Group Report', 'RD Web Access', and 'Scribe | Works'. The address bar shows 'mbandg.evoclaim.com/Task/Index'. The main content area shows the 'Edit Claim' form with fields for 'Policy Holder', 'External Ref No' (193A019640/2), 'Cover Level' (Dream Cover Str), 'Underwriter' (Novus Underwriting), and 'Vulnerable?' (No). A 'Save' button is highlighted with an orange circle. Below the form, a message states: 'Modifications have been made to one or more fields with historical change monitoring. An optional comment for this. If you wish to change the automatically calculated time Cancel the Save close the window.' The 'Amendments Reason' field is set to 'Claim Completed'. The 'Comment (optional)' field is empty. The bottom of the form has tabs for 'DETAILS', 'PARTIES', 'ESTIMATES', and 'ESTIMAT'.

28 Go to "Notes"

3A019640/2	Claim Reference ? 446369	Status
Dream Cover Structure Beds 2nd to 8th	FNOL Reference 📄 FNOL037095	Position
Avus Underwriting	Notification Date 14/10/2024 📅 Incident Date 05/10/2024 📅 Rejection Reason	Link Expiry
	Order Date Delivery Date 15/09/2021	Handled
		Next Appointment Date

MATES	ESTIMATE PARTS	ESTIMATE LABOUR	PAYMENTS	NOTES	TASKS	DOCUMENTS	HISTORY	API
Mattress	Repair	Rejection						
Manufacturing Defect	Action	Non DTA Process						
Shipping	Fraud Check Complete	No						
Date Fault Noticed: 01/10/2024 Fault Description: Mattress has got a n uncomfortable ridge in the middle which gets deeper as I sit on it, I can feel when lying/sleeping. This is causing severe hip & lower back	Specific Requests / Directions							

29 Click "Add"

FNOL037095	Position	Rejected
14/10/2024 📅 Incident Date 05/10/2024 📅 Rejection Reasons		3 options selected.
Delivery Date 15/09/2021	Link Expiry	24/11/2024
	Handler	Amy Stephenson
	Next Appointment Date	23/10/2024

NOTES	TASKS	DOCUMENTS	HISTORY	API
				+ ADD 🗑️ DELETE
TYPE	NOTE			
Mattress	Is there anything else you wish to tell us about your claim?: Unable to upload photo of mattress without the cover as zip is broken (see photo). I've never taken the cover off so zip not broken by me. Do you agree with the above declaration?: Yes Declaration Date: 14/10/2024			
Stephenson	FNOL passed to Emmiera.			

30 Type your note then click "Add and close"

31 Go to tasks

Jones	Claim Reference ⓘ	446369	Status	Open
	FNOL Reference	FNOL037095	Position	Reject
over Structure Beds 2nd to 8th	Notification Date	14/10/2024	Incident Date	05/10/2024
ting	Order Date		Delivery Date	15/09/2021
			Rejection Reasons	3 optic
			Link Expiry	24/11
			Handler	Amy S
			Next Appointment Date	23/10

ESTIMATE PARTS ESTIMATE LABOUR PAYMENTS **NOTES** **TASKS** DOCUMENTS HISTORY API

CREATED	AUTHOR	TYPE	NOTE
14/10/2024 15:30	Service Process		Is there anything else Unable to upload photo broken (see photo). It's broken by me. Do you Declaration Date: 14/

32 Tick the box to complete the task

DETAILS	FINANCE	POLICE	PARTIES	ESTIMATES	ESTIMATE PARTS	ESTIMATE LABOUR	PAYMENTS	NOTES	TASKS	DOCUMENTS
DESCRIPTION	DUE DATE	COMPLETED?								
A new Emmiera OFL Report has been added to the claim.	28/10/2024 10:13	<input type="checkbox"/>								

33 Leave a note on the Dreams system.

Info Code 2	Info 2	Reason for Parts	Parts Required	Comments
HARRY WARD	HW18		0	Customer called re bed cover claim thru website
Deep D Hybrid Orange Very	V00374	DREAMS BED FACTORY	Others (...)	0

Activity Reason	Voucher Amount	Voucher Number	Allowance Amount	Comments
Defective Mattress				