



MB&G INSURANCE




Oak Furnitureland

Report Assessment – Rejection

06.11.24

OFL Report Assessment - Rejection

1 Go to "Documents"

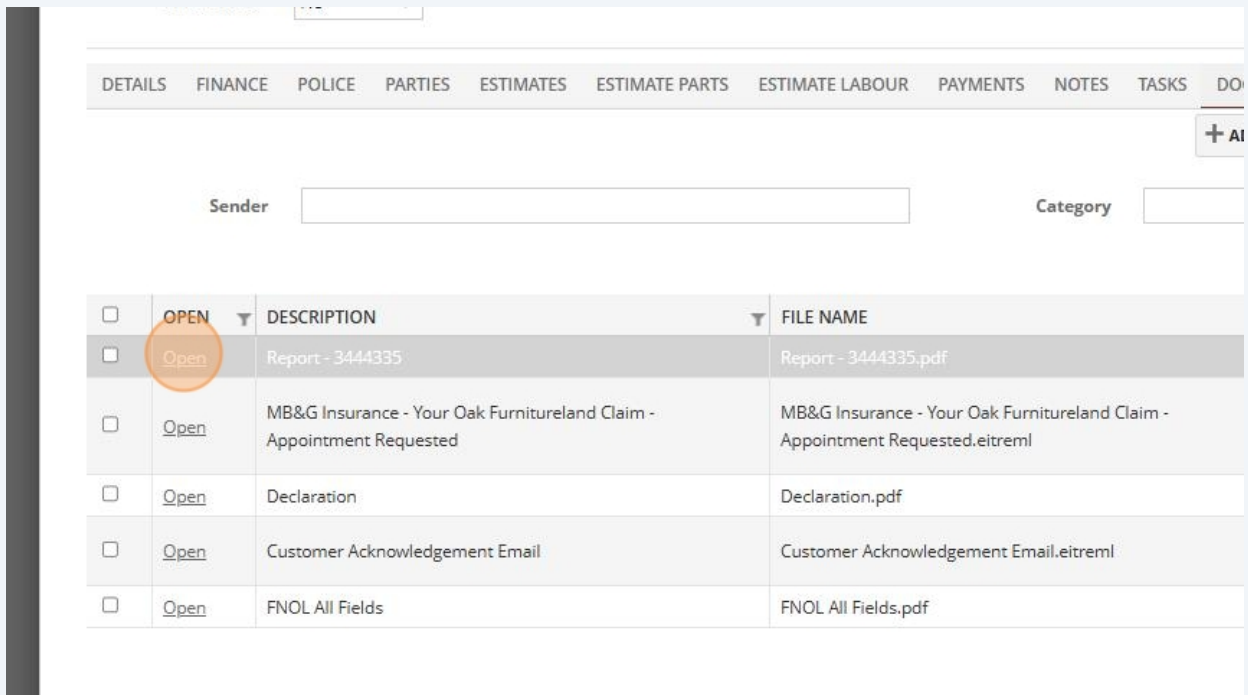
Claim Reference i 446267		S
FNOL Reference  FNOL037172		Po
Notification Date 16/10/2024 	Incident Date 14/10/2024 	R
Delivery Date 14/06/2022		Ha
Next Appoint		

PARTS	ESTIMATE LABOUR	PAYMENTS	NOTES	TASKS	DOCUMENTS	HISTORY	API
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<input type="text"/>	<input type="text"/>	Repair	<input type="text"/>	
<input type="text"/>	<input type="text"/>	Action	Non DTA Process	
<input type="text"/>	<input type="text"/>	Incident Location	<input type="text"/>	
<input type="text"/>	<input type="text"/>	Show Incident Loc i	No	

Maximum Li
Claims Inc
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2 Open the report

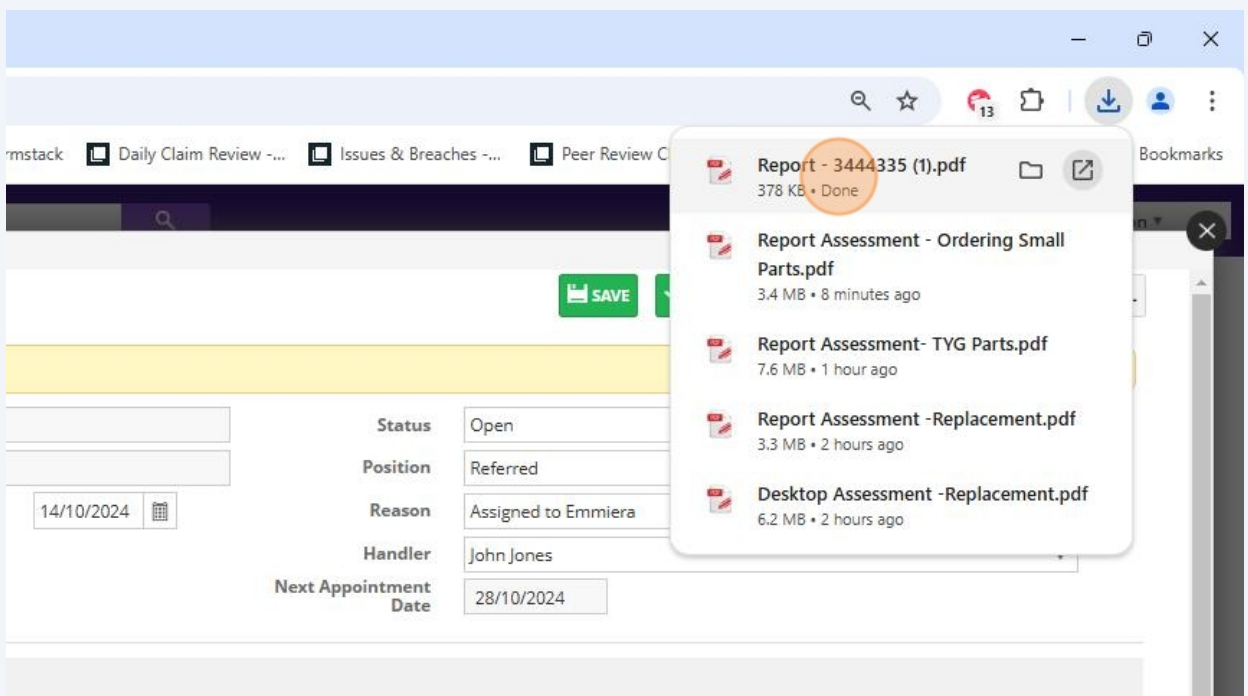


DETAILS FINANCE POLICE PARTIES ESTIMATES ESTIMATE PARTS ESTIMATE LABOUR PAYMENTS NOTES TASKS DO

Sender Category

<input type="checkbox"/>	OPEN	DESCRIPTION	FILE NAME
<input type="checkbox"/>	Open	Report - 3444335	Report - 3444335.pdf
<input type="checkbox"/>	Open	MB&G Insurance - Your Oak Furnitureland Claim - Appointment Requested	MB&G Insurance - Your Oak Furnitureland Claim - Appointment Requested.eitremI
<input type="checkbox"/>	Open	Declaration	Declaration.pdf
<input type="checkbox"/>	Open	Customer Acknowledgement Email	Customer Acknowledgement Email.eitremI
<input type="checkbox"/>	Open	FNOL All Fields	FNOL All Fields.pdf

3 Click on the download



rmstack Daily Claim Review -... Issues & Breaches -... Peer Review C

SAVE

14/10/2024

Status Open
Position Referred
Reason Assigned to Emmiera
Handler John Jones
Next Appointment Date 28/10/2024

Report - 3444335 (1).pdf
378 KB • Done

Report Assessment - Ordering Small Parts.pdf
3.4 MB • 8 minutes ago

Report Assessment - TYG Parts.pdf
7.6 MB • 1 hour ago

Report Assessment - Replacement.pdf
3.3 MB • 2 hours ago

Desktop Assessment - Replacement.pdf
6.2 MB • 2 hours ago

4

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

SOILED:	BATCH LABEL PHOTO:	TIME TAKEN: 20 mins	APPROVED: YES
AWAITING INSTRUCTIONS: No	CUSTOMER AGREES: Yes	REPAIRS COMPLETED: Yes	DELIVERY PROCESS: Into the home by retailer
PRODUCT BOOKLET READ: Yes	REPORT ACCEPTED: Yes	INVALID SIGNATURE REFUSED: No	
Appointment Outcome: Report Only Report Only Reason Invalid Claim/No Faults Found			
NOTES: THE 1ST CUSTOMER'S BUILD IS MEDIUM.			

 ISSUES FOUND

ISSUE 1

ITEM: CORNER SOFA

ISSUE CODE: DECLINED WARRANTY CLAIM

SUB CODE: WEAR AND TEAR 

TECHNICIAN'S FINDINGS:

On inspection I found that customer was stating that the right hand facing recliner was rocking due to wear and tear.

LIABILITY EXPLANATION:

This is invalid as no structural damage. Movement is standard for age of recliner.

ACTION TAKEN:

I have inspected the recliner and mechanism and advised that this is not covered by insurance as no structural damage. Customer as accepted my explanation. Job closed

FAULT OUTCOME:


WORK COMPLETE - CUSTOMER HAPPY


REPORT CONCLUSION:


The customer is fully satisfied with all the repair work carried out and has signed to confirm that the service is fully closed, no further action is required.

5

Go to "Details"

 **WARNING:** High number of claims on Policy.

Policy Holder	<input type="text" value="mb&g insurance"/>	Claim Reference 	<input type="text" value="446267"/>
External Ref No	<input type="text" value="ofl-7477017"/>	FNOL Reference	<input type="text" value="FNOL0"/>
Cover Level	<input type="text" value="Furniture Guard"/>	Notification Date	<input type="text" value="16/10/2024"/>
Underwriter	<input type="text" value="Novus Underwriting"/>	Delivery Date	<input type="text" value="14/06/2022"/>
Vulnerable?	<input type="text" value="No"/>		

DETAILS FINANCE POLICE PARTIES ESTIMATES ESTIMATE PARTS ESTIMATE LABOUR PAYMENTS NOTES TASKS DO 

Sender Category

<input type="checkbox"/>	OPEN	DESCRIPTION	FILE NAME
<input type="checkbox"/>	Open	Report - 3444335	Report - 3444335.pdf
<input type="checkbox"/>	Open	MB&G Insurance - Your Oak Furnitureland Claim -	MB&G Insurance - Your Oak Furnitureland Claim -

6 Select your rejection reason from the drop down

The screenshot shows a software interface with a sidebar on the left and a main content area. The sidebar contains the following fields:

- Component
- Purchase Date
- Registration No.
- Incident Category
- Incident Type
- Incident Detail
- Incident Description (with an information icon)
- Incident Cause
- Cause Description
- Report Reviewed (with an information icon and a calendar icon)

The main content area features a dropdown menu with the following options:

- Not Reported to Us Within 7 Days of the Incident
- Product Being Kept in Storage
- Products Used for Rental/Sublet or Commercial Purposes
- Removal of Odours
- Spill/Stain not Being Attended to Correctly
- Sunlight Damage
- Unidentifiable Stain/Staining
- Use of incorrect cleaning materials
- Use or application of cleaning substances
- Wear & Tear** (highlighted with an orange circle)
- Withdrawn
- Within Manufacturing Tolerance

Below the dropdown menu, the 'Cause Description' field contains the text: "I HAVE INSPECTED THE RECLINER AND MECHANISM AND ADVISED THAT THIS IS NOT COVERED BY INSURANCE AS NO STRUCTURAL DAMAGE. CUSTOMER AS ACCEPTED MY EXPLANATION. JOB CLOSED".

On the right side of the interface, there are additional fields:

- Action: Non DTA Proc
- Incident Location
- Show Incident Loc (with an information icon): No

7 Click "Rejection"

The screenshot shows a software interface with a sidebar on the left and a main content area. The sidebar contains the following fields:

- Search and close buttons
- Dropdown menu
- Text input field
- Dropdown menu
- Dropdown menu
- Text input field containing "tear and now is unstable."
- Dropdown menu
- Text input field containing "HANISM AND ADVISED THAT THIS :UCTURAL DAMAGE. CUSTOMER"

The main content area features a dropdown menu with the following options:

- Leisure Repair
- MBI Repair
- Mobility Repair
- Mobility Replacement
- Mobility Settlement
- No Fault Found
- Park Home Repair
- Parts Only
- Recovery
- Rejection** (highlighted with an orange circle)
- Smart Repair
- Withdrawn

On the right side of the interface, there are additional fields:

- Maximum
- Claims
- Repu
- Curren
- Gr
- Fraud C
- Con

8 Go to "estimates"

WARNING: High number of claims on Policy.

Policy Holder	<input type="text"/>	Claim Reference	446267
External Ref No	ofi-7477017	FNOL Reference	<input type="text"/> FNOL0
Cover Level	<input type="text"/> Furniture Guard	Notification Date	16/10/2024
Underwriter	Novus Underwriting	Delivery Date	14/06/2022
Vulnerable?	No		

DETAILS FINANCE POLICE PARTIES **ESTIMATES** ESTIMATE PARTS ESTIMATE LABOUR PAYMENTS NOTES TASKS DO

Asset	<input type="text"/> ofi-7477017-1 - OFL / 1010762	Repair	Rejection
Component	<input type="text"/>	Action	Non DTA Proc
Purchase Date	<input type="text"/>	Incident Location	<input type="text"/>
Registration No.	ofi-7477017-1	Show Incident Loc	No
Incident Category	Sofa		
Incident Type	Manufacturing Defect		
Incident Detail	Structure		
Incident	Date Fault Noticed: 14/10/2024		

9 Scroll down to "Cost of job" on the report to get your inspection cost

EvoSuite - Tasks x Emmiera Group Report x RD Web Access x Scribe | Works

File C:/Users/AmyStephenson/Downloads/Report%20-%203444335%20(1).pdf

Login | Five9 EvoSuite - Login Dreams Service Power Homeserve Job Syst... Bright HR PowerBI Vulne

Emmiera Group Report 2 /

Tel: 01384 473000 Fax: 01384 473009 Email: info@emmiera.com
Emmiera Group LTD Unit 8, Waterfront Business Park, Dudley Road, Brierley Hill, West
Emmiera Group LTD is authorised and regulated by the Financial Conduct Authority (FCA)
Registration No. 502001. VAT No 831 5113 65 Registered in England No. 5042667

Emmiera
Group

10 Check it matches the Emmiera estimate on your claim.

If this is different, it will need updating.

Assigned to Emmiera

Handler: John Jones

Next Appointment Date: 28/10/2024

RY API

+ ADD DELETE EXPORT + ADD CREDIT NOT

NUMBER	DESCRIPTION	ESTIMATE	PAID	OUTSTANDING	PENDING
446267	First Inspection	£ 48.00	£ 0.00	£ 48.00	£ 0.00

11 Go to "Documents"

Claim Reference: 446267

FNOL Reference: FNOL037172

Notification Date: 16/10/2024 Incident Date: 14/10/2024

Delivery Date: 14/06/2022

Next A

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

PAYEE(S)	ESTIMATE NO.	JOB NUMBER	DESCRIPTION
up (formally ed)	EN199885	446267	First Inspection

12 Click "Add"

Claim Reference 446267
FNOL Reference FNOL037172
Notification Date 16/10/2024 Incident Date 14/10/2024
Delivery Date 14/06/2022

Next

ESTIMATE PARTS ESTIMATE LABOUR PAYMENTS NOTES TASKS DOCUMENTS HISTORY API

+ ADD DELETE EXPORT ADD TEMPLATE DOCUMENT VIEW

Category

Search Reset Search

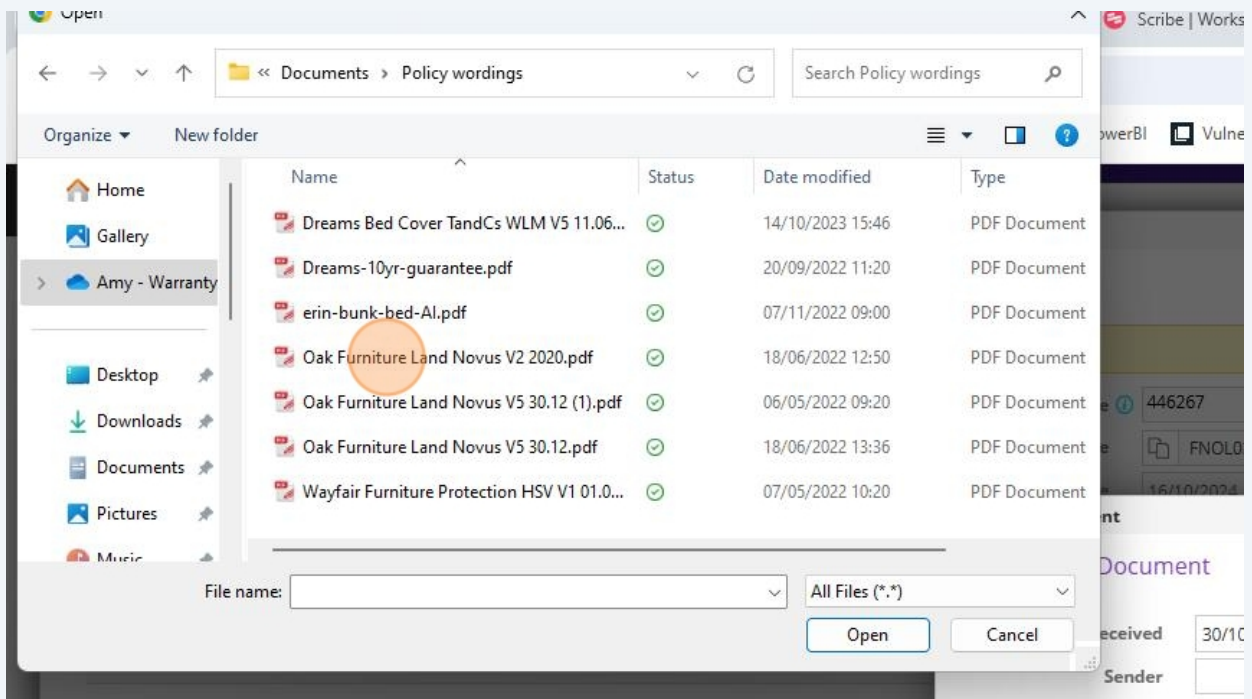
FILE NAME	CREATED	CREATED BY	SENDER
Report - 3444335.pdf	28/10/2024 13:12	Service Process	
Claim - MB&G Insurance - Your Oak Furnitureland Claim - Appointment Requested.eitremf	16/10/2024 12:12	Service Process	OFL@mbginsurance.com

13 Click "browse"

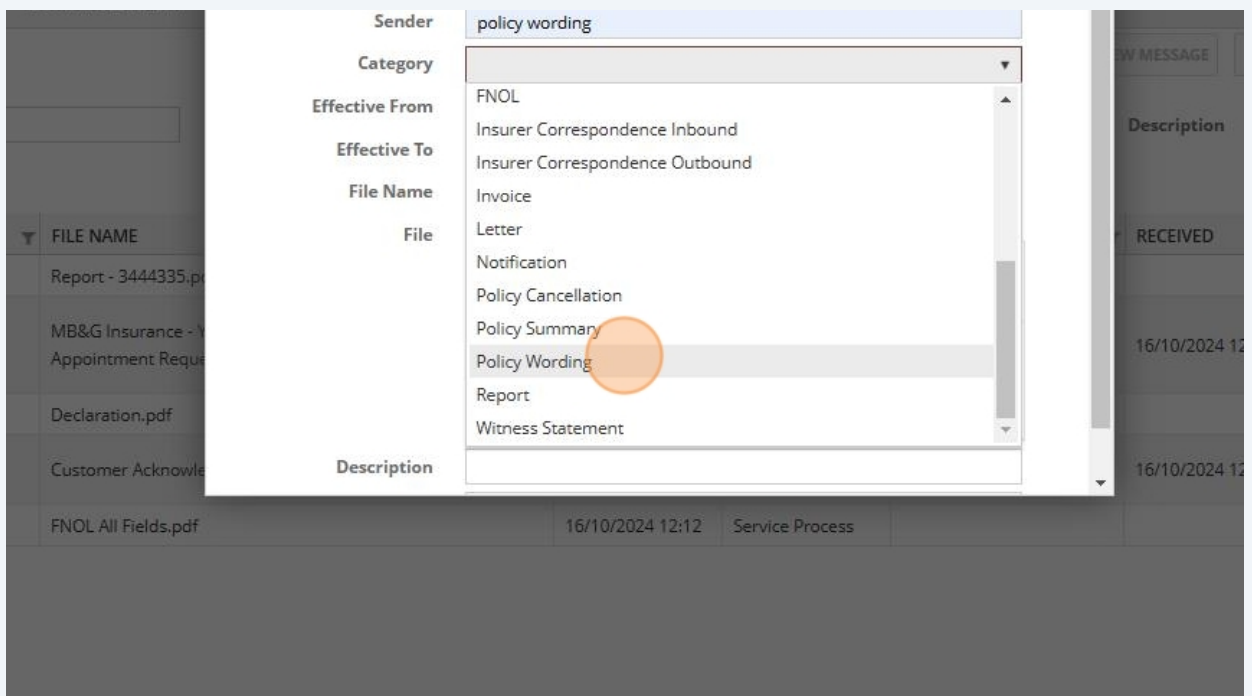
Received 30/10/2024 20:44
Sender
Category
Effective From dd/MM/yyyy
Effective To dd/MM/yyyy
File Name
File BROWSE... Or drop files here
Description
Party

FILE NAME	CREATED	CREATED BY	SENDER
Report - 3444335.pdf	28/10/2024 13:12	Service Process	
Claim - MB&G Insurance - Your Oak Furnitureland Claim - Appointment Requested.eitremf	16/10/2024 12:12	Service Process	OFL@mbginsurance.com
Declaration.pdf			
Customer Acknowledge			
FNOL All Fields.pdf	16/10/2024 12:12	Service Process	

14 Upload a copy of the policy wording



15 Choose "policy wording" from the category drop down



16 Type "policy wording" in the description

Effective To: dd/MM/yyyy

File Name: Oak Furniture Land Novus V2 2020

File: Download current file

BROWSE... Or drop files here

Oak Furniture Land Novus V2 2020.pdf
0.2 MB
File uploaded successfully

Description:

17 Click "Add and close"

Claim Reference: 446267

FNOL Reference: FNOL037172

Claim Document

New Claim Document

ADD ADD AND CLOSE CLOSE

Received: 30/10/2024 20:44

Sender: policy wording

Category: Policy Wording

Effective From: dd/MM/yyyy

Effective To: dd/MM/yyyy

File Name: Oak Furniture Land Novus V2 2020

File: Download current file

18 Change the claim position to "Reject"

SAVE SAVE AND CLOSE CLOSE PRINT EMAIL

Incident Date 14/10/2024

Status Open

Position Referred

Reason

Handler

Next Appointment Date

Accepted

Referred

Rejected

Reopened

API

EXPORT + ADD TEMPLATE DOCUMENT VIEW MESSAGE EMAIL CLAIMS FILES (.PDF) EMAIL CLAIMS FILES (.ZIP) EMAIL / FORWARD

Description

rch

CREATED BY	SENDER	RECEIVED	ATTACHMENT	EMAIL SUBJECT	CATEGORY
------------	--------	----------	------------	---------------	----------

19 Select your rejection reasons from the drop down list.

You can choose up to 3.

DRY API

EXPORT + ADD TEMPLATE DOCUMENT VIEW MESSAGE EMAIL CLAIMS FILES (.PDF) EMAIL CLAIMS FILES (.ZIP) EMAIL / FORWA

Incident Date 14/10/2024

Status Open

Position Rejected

Rejection Reasons 0 options selected.

Link Expiry

Handler

Next Appointment Date

Removal of Odours is not Covered

Replacement Buttons

Storage or Transit Damage

Sunlight Damage

Unauthorised Repair

Wear and Tear

Description

Search

CREATED BY	SENDER	RECEIVED	ATTACHMENT	EMAIL SUBJECT	CATEGORY
20:45	Amy Stephenson	policy wording	30/10/2024 20:44		Policy Wording

20 Change the handler to your name.

SAVE SAVE AND CLOSE CLOSE PRINT EMAIL

Incident Date 14/10/2024

Status Open

Position Rejected

Rejection Reasons Wear and Tear

Link Expiry

Handler John Jones

Next Appointment Date 28/10/2024

Y API

EXPORT ADD TEMPLATE DOCUMENT VIEW MESSAGE EMAIL CLAIMS FILES (.PDF) EMAIL CLAIMS FILES (.ZIP) EMAIL / FORWARD

Description

Search

CREATED BY	STATUS	REASON	ATTACHMENT	CLAIM SUBJECT	CATEGORY
------------	--------	--------	------------	---------------	----------

21 Click "Save"

SAVE SAVE AND CLOSE CLOSE PRINT EMAIL

Incident Date 14/10/2024

Status Open

Position Rejected

Rejection Reasons Wear and Tear

Link Expiry

Handler Amy Stephenson

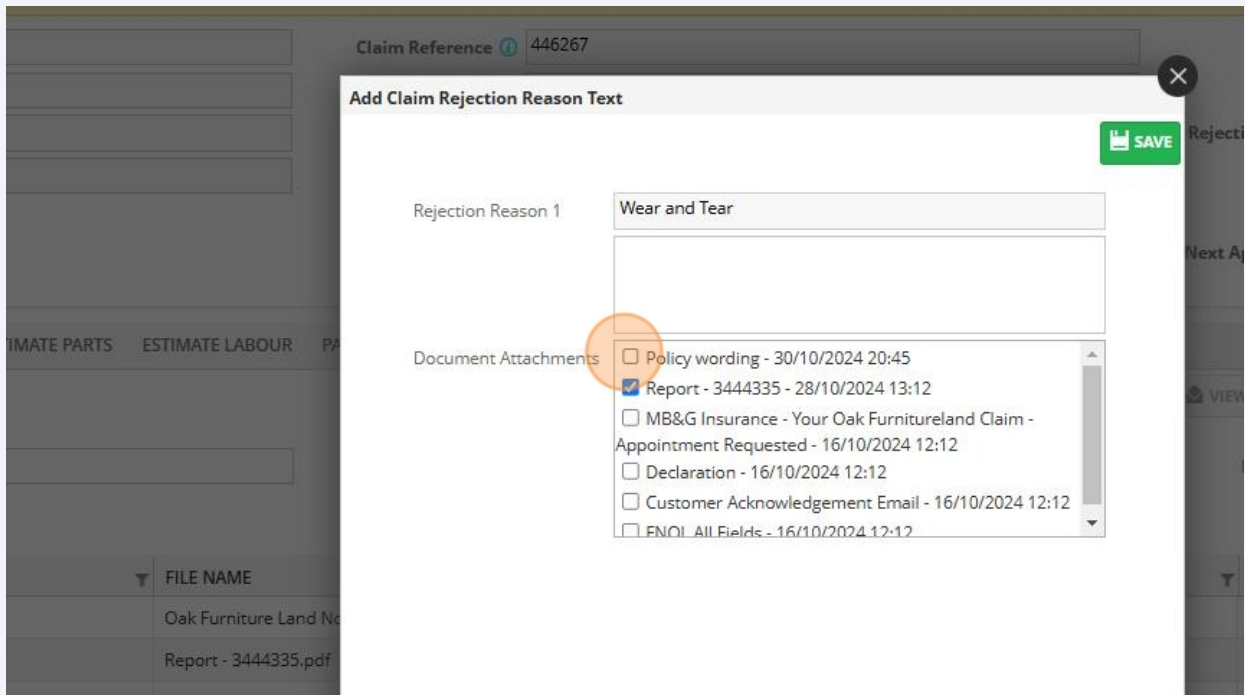
Next Appointment Date 28/10/2024

Formstack Daily Claim Review -... Issues & Breaches -... Peer Review Checkli... TSG

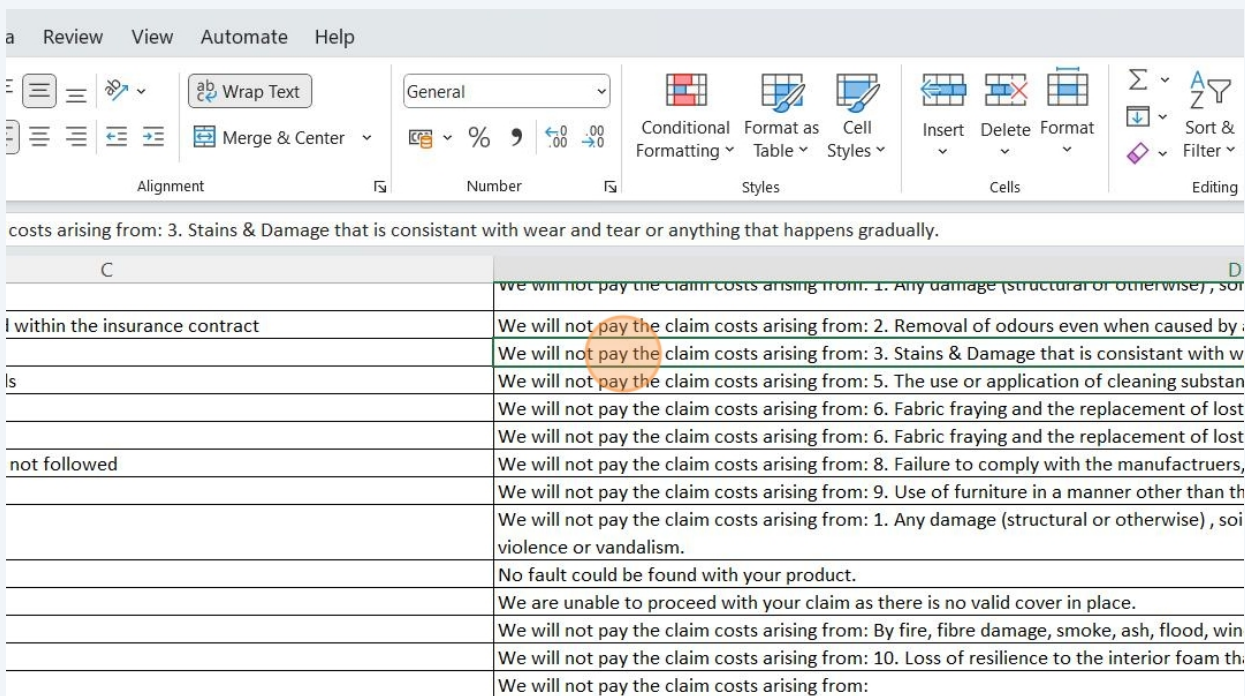
Amy Stephenson

22 Tick the boxes next to the report and the policy wording.

This will send a copy of each to the customer.



23 Copy the rejection reason from your spreadsheet



24 Paste it into the rejection reason box

Claim Reference 446267

Add Claim Rejection Reason Text

SAVE

Rejection Reason 1: Wear and Tear

Document Attachments:

- Policy wording - 30/10/2024 20:45
- Report - 3444335 - 28/10/2024 13:12
- MB&G Insurance - Your Oak Furnitureland Claim - Appointment Requested - 16/10/2024 12:12
- Declaration - 16/10/2024 12:12
- Customer Acknowledgement Email - 16/10/2024 12:12
- FNOL All Fields - 16/10/2024 12:12

Background fields:

- Status: Open
- Position: Rejected
- Rejection Reasons: Wear and Tear
- Link Expiry: [Empty]
- Handler: Amy Stephenson
- Next Appointment Date: 28/10/2024

25 Click "save"

SAVE SAVE AND CLOSE

Add Claim Rejection Reason Text

Rejection Reason 1: Wear and Tear

Document Attachments:

- Policy wording - 30/10/2024 20:45
- Report - 3444335 - 28/10/2024 13:12
- MB&G Insurance - Your Oak Furnitureland Claim - Appointment Requested - 16/10/2024 12:12
- Declaration - 16/10/2024 12:12
- Customer Acknowledgement Email - 16/10/2024 12:12
- FNOL All Fields - 16/10/2024 12:12

Background fields:

- Status: Open
- Position: Rejected
- Rejection Reasons: Wear and Tear
- Link Expiry: [Empty]
- Handler: Amy Stephenson
- Next Appointment Date: 28/10/2024

Buttons: VIEW MESSAGE, EMAIL CLAIMS FILES (.PDF), EMAIL CLAIM

28 Go to the "Notes tab" and click "Add"

The screenshot shows a claim management interface with the following details:

Claim Reference	446267	Status	Open
FNOL Reference	FNOL037172	Position	Rejected
Notification Date	16/10/2024	Incident Date	14/10/2024
Delivery Date	14/06/2022	Rejection Reasons	Wear and Tear
		Link Expiry	29/11/2024
		Handler	Amy Stephenson
		Next Appointment Date	28/10/2024

Navigation tabs: PAYMENTS, **NOTES**, TASKS, DOCUMENTS, HISTORY, API

Buttons: + ADD, trash icon

Table headers: TYPE, NOTE

29 Type your note then click "Add and close"

The screenshot shows the 'Add Claim Note' modal form with the following details:

Modal Title: Add Claim Note

Buttons: ADD, **ADD AND CLOSE**, CLOSE

Form Fields:

- Date: 30/10/2024
- Author: Amy Stephenson
- Claim Note Type: [Dropdown]
- Text Area: Rejected - wear and tear

30 Click "Tasks"

Claim Reference ⓘ 446267
FNOL Reference 📄 FNOL037172
Notification Date 16/10/2024 📅 Incident Date 14/10/2024 📅
Delivery Date 14/06/2022

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

	AUTHOR	TYPE	NOTE
24 12:12	Service Process		Is there anything else you wish to tell us about your
24 20:46	Amy Stephenson		Rejected - wear and tear

31 Click the check-box

Delivery Date 14/06/2022
Link Expiry
Handler
Next Appointment Date

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

	DUE DATE	COMPLETED?	TYPE
	28/10/2024 13:12	<input type="checkbox"/>	Homeserve Update

32 Click "Save and close"

rmstack Daily Claim Review -... Issues & Breaches -... Peer Review Checkli... TSG

Amy Stephenson

SAVE SAVE AND CLOSE CLOSE PRINT EMAIL

	Status	Open
	Position	Rejected
14/10/2024	Rejection Reasons	Wear and Tear
	Link Expiry	29/11/2024
	Handler	Amy Stephenson
	Next Appointment Date	28/10/2024

33 Click "Save"

446267

SAVE SAVE AND CLOSE

Reason Text

Reason 1

Wear and Tear

We will not pay the claim costs arising from: 3. Stains & Damage that is consistent with wear and tear or anything that happens gradually.

Attachments

- MB&G Insurance - Your OFL Claim - 30/10/2024 20:46
- Policy wording - 30/10/2024 20:45
- Report - 3444335 - 28/10/2024 13:12
- MB&G Insurance - Your Oak Furnitureland Claim - Appointment Requested - 16/10/2024 12:12

Status	Open
Position	Rejected
Rejection Reasons	Wear and Tear
Link Expiry	29/11/2024
Handler	Amy Stephenson
Next Appointment Date	28/10/2024