

BELGIUM & LUXEMBOURG

Global
solutions.
**Local
expertise.**

Local market knowledge, anywhere in the world.

Sedgwick is here to help your business and your clients wherever they may be. We have more than 30,000 colleagues across the world, located in 80 countries who help insurers, brokers, international corporate clients and employers every day.

LEADER IN LOSS ADJUSTING AND CLAIMS HANDLING SERVICES

We provide a broad range of resources tailored to our clients' needs in casualty, property, marine, product liability, brand protection and other lines. By delivering global solutions backed by local expertise, our services keep pace with the evolving challenges of our diverse and varied clients. Leveraging the knowledge and experience gained from working with the world's leading organisations, we continually adapt and advance our products and services.

Sedgwick is the largest global provider of loss adjusting and claims handling services.

Our approach is aimed at enhancing the loss adjusting process and we strive to fully support our clients in case of material damage, liability, as well as medical advice or risk assessment.

Our extensive team of experts guides the customer to deliver maximum added value by correct claims handling. At the same time we take care of the interests and assets of our principals.

Our services offer a unique combination of stability, innovation and technical capacity in a wide range of business lines.

RESPONSIVENESS

With a unique combination of local adjusters, international know how and global representation we can respond quickly and swiftly to the needs of our customers, anywhere in the world. We are convinced that a quick response can limit the claims level and increases customer satisfaction.

DIGITAL STRATEGY

The ability to deploy technology is a vital component in adjusting today's losses – whether it's drone technology to get early

sight of damages at inaccessible sites or video and online reporting to assist our clients in undertaking quicker and more accurate loss assessments. There is no doubt that the power of people is enhanced by a smart use of digital applications.

INTEGRITY AND TRUST

The two elements are of paramount importance to all our colleagues. You can rest assured that your assignment gets into the right hands. You are surrounded by a team of qualified staff.

WE PROVIDE SERVICES FOR:

- Brokers
- Insurance and reinsurance companies
- Multinational companies
- Risk managers
- Self insurance programmes

As we pursue an optimal response time, we are available 24/7.



30,000+
colleagues



80
countries



5.3 MM
new claims annually



“

Qualified staff, quick response and a portal to the rest of the world are our key assets.

Dirk Clement,
BeLux country manager

Our loss adjusting services

We have a wide range of qualified experts, offering major and complex loss adjusting services in both industrial and commercial claims, on a national and international level.

CONSTRUCTION

We face severe and complex claims related to all types of civil and building works. Our technical team comes from the construction sector, providing their expert knowledge to the insurance market and thus guaranteeing success in the investigation of causes and adjustment of claims.

Construction all risk

Construction liability

Professional indemnity



MARITIME SHIPPING AND TRANSPORT

The maritime industry faces several challenges: vessels, ships' crews, and cargo are constantly exposed to many risks, whether they are on board, in transit or at a port terminal. Also, several parties join the supply chain from different locations, and they often have opposite interests, with the shipping and storage of merchandise being subject to complex national and international laws and regulations.

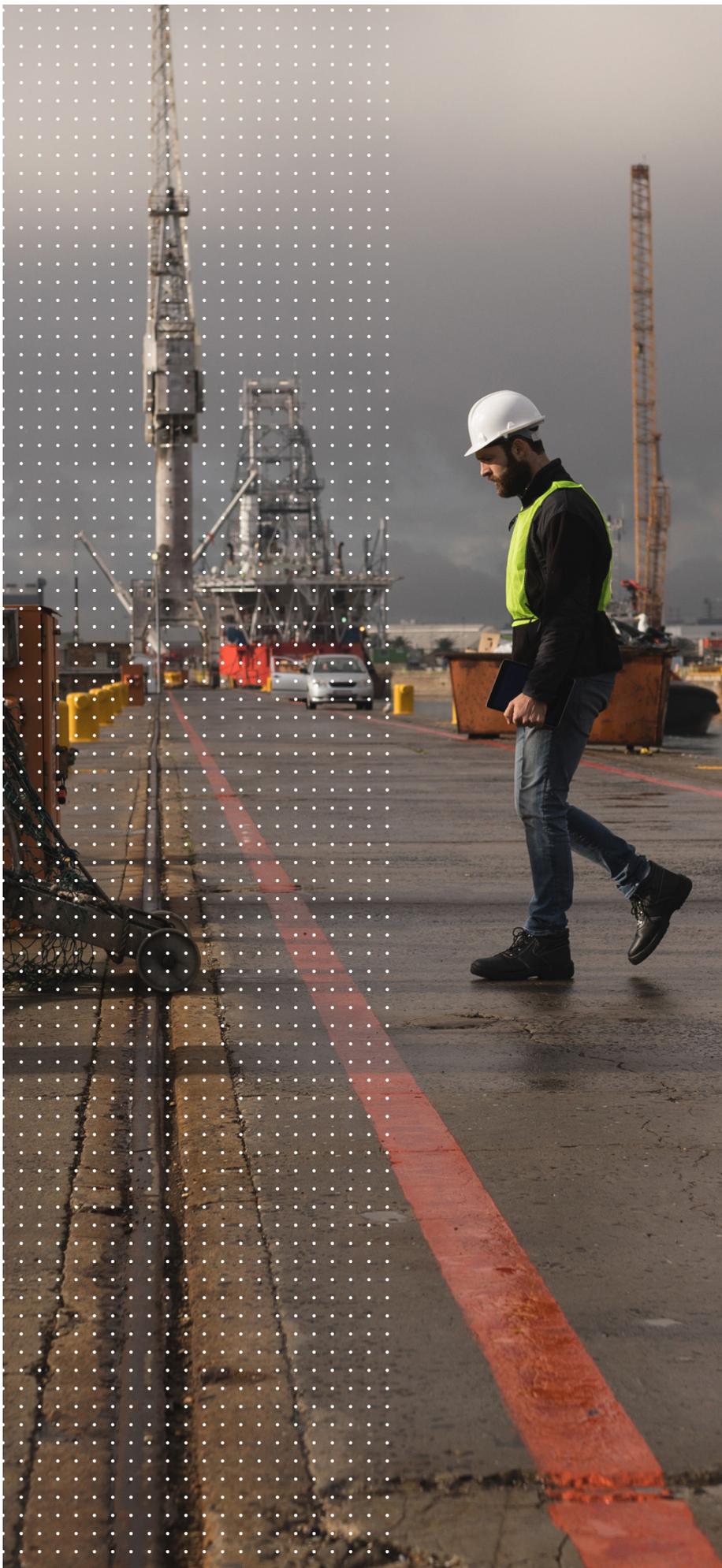
General cargo

Goods in transit

Hull and machinery breakdown

Maritime liability

Project cargo



MACHINERY BREAKDOWN

We manage the claim from start to finish, offering immediate assistance including contact and dialogue with the necessary specialists: forensic investigation teams, salvage of goods and production restart, ensuring the mitigation of loss.”

Construction equipment

Lifting equipment

Site equipment

OIL AND GAS

Given the magnitude and complexity that these claims can reach, at times even compromising the operational activities, our team has a high level of specialisation in identifying the origin and minimising the consequences.

Petrochemical

Power plants

Product contamination

Storage tanks

ENVIRONMENT

Environmental incidents and their consequences require prompt identification and quantification of damage as well as the implementation of appropriate remediation and follow-up measures. We assure our clients of fulfillment of the processes and attainment of the objectives.

Industrial installations

Maritime spills

Mining and landfills

Soil contamination

Underground environment

PROPERTY

Due to the sudden nature of property incidents we have a dedicated team that offers an immediate and agile response, providing confidence and personalised service to the insured party through a single point of contact.

Commercial and industrial property

Real estate in the widest sense

LIABILITY

Liability claims often require a multidisciplinary approach, coordinated by a liability expert who looks at all aspects of the claim. We adjust and manage claims for insurers, corporate and captive accounts, providing cost-effective solutions.

General liability

Product liability

Professional liability

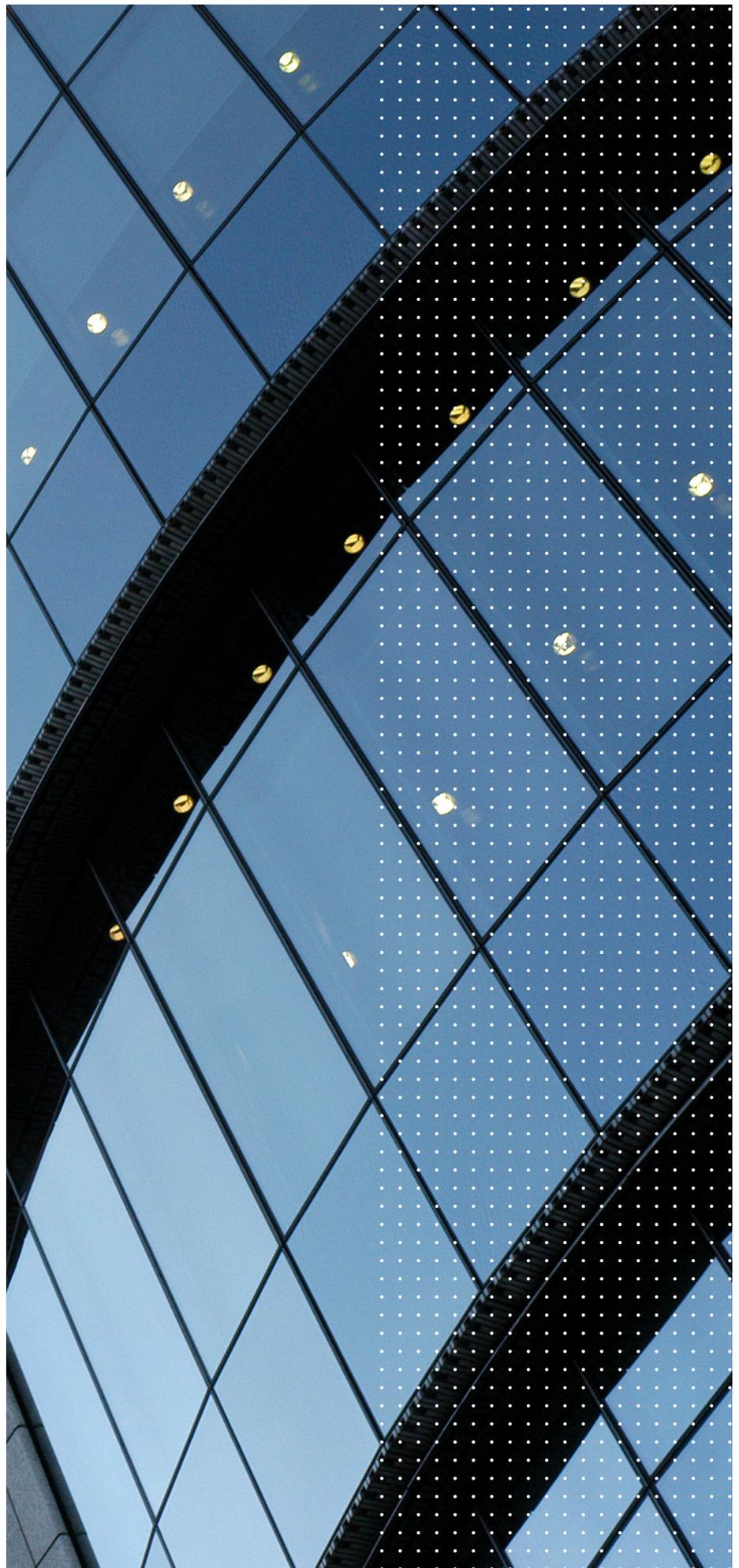
PRODUCT CONTAMINATION AND RECALL

Contamination and health care risks are often related. Identification, quantification, traceability and public health impact require a prompt and specialised approach. We assist both producers and processors in claim mitigation and responsiveness.

Agriculture

Food

Industrial



POWER

Throughout the world, electricity systems are evolving towards new, more sustainable and distributed generation technologies, forcing changes in infrastructure and regulations. This is why we are faced with an enormous variety of claims which require a high level of specialisation on the part of the expert.

Loss of profit

Property damage

Supply interruptions

Transport and distribution



FINANCIAL CLAIMS AND BUSINESS INTERRUPTION

We provide forensic accounting and expert witness services to corporates from a wide range of industries, and specialise in business interruption claims. Insurers, claims managers, captives, reinsurers and other insurance professionals rely on us to investigate the financial basis of a claim, quantify the loss of profit, and identify and quantify increased costs and savings.

Product recall

Cyber

Product liability

Property damages

Our claims handling services

A primary element of our successful claims handling is good communication across all parties. This is why we provide a single contact point supplying regular updates regarding the claim.

REAL ESTATE

Due to the needs of real estate accounts, we have a dedicated team that offers an immediate and agile response, providing confidence and personalised service to the insured party through a single point of contact.

LIABILITY AND LEGAL

In liability related claims, we support our clients in the negotiation and settlement process. Our experienced claims handlers coordinate the claim and involve other specialists when required. International retailers and commercial businesses count on Sedgwick's competence to look after their interests.

Fraud investigation and recovery

General liability

Motor

Professional and product liability

THIRD PARTY

ADMINISTRATION (TPA)

Our breadth of experience in the administration of any type of claim with delegated authority, guarantees a highly professional and personalised result: agile, efficient and always providing value to our customers.

Automotive

Catastrophe response

Home and small-to medium-sized

enterprise (SMEs)

Liability

PERSONAL LINES

Our aim is, despite the negative impact of damage, to make loss adjusting a positive experience for the policyholder and to add value to our client, based on the combination of a highly qualified team and the most advanced technical innovations in the market.

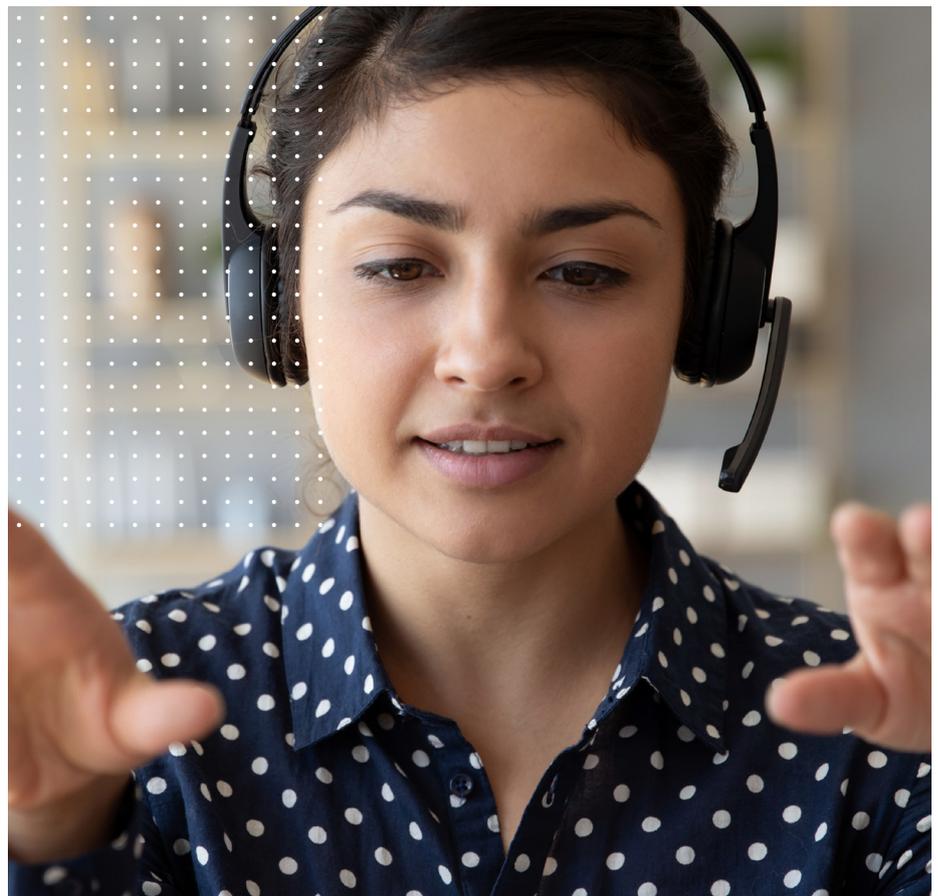
Catastrophe response

On-site and remote loss adjusting

Recourse

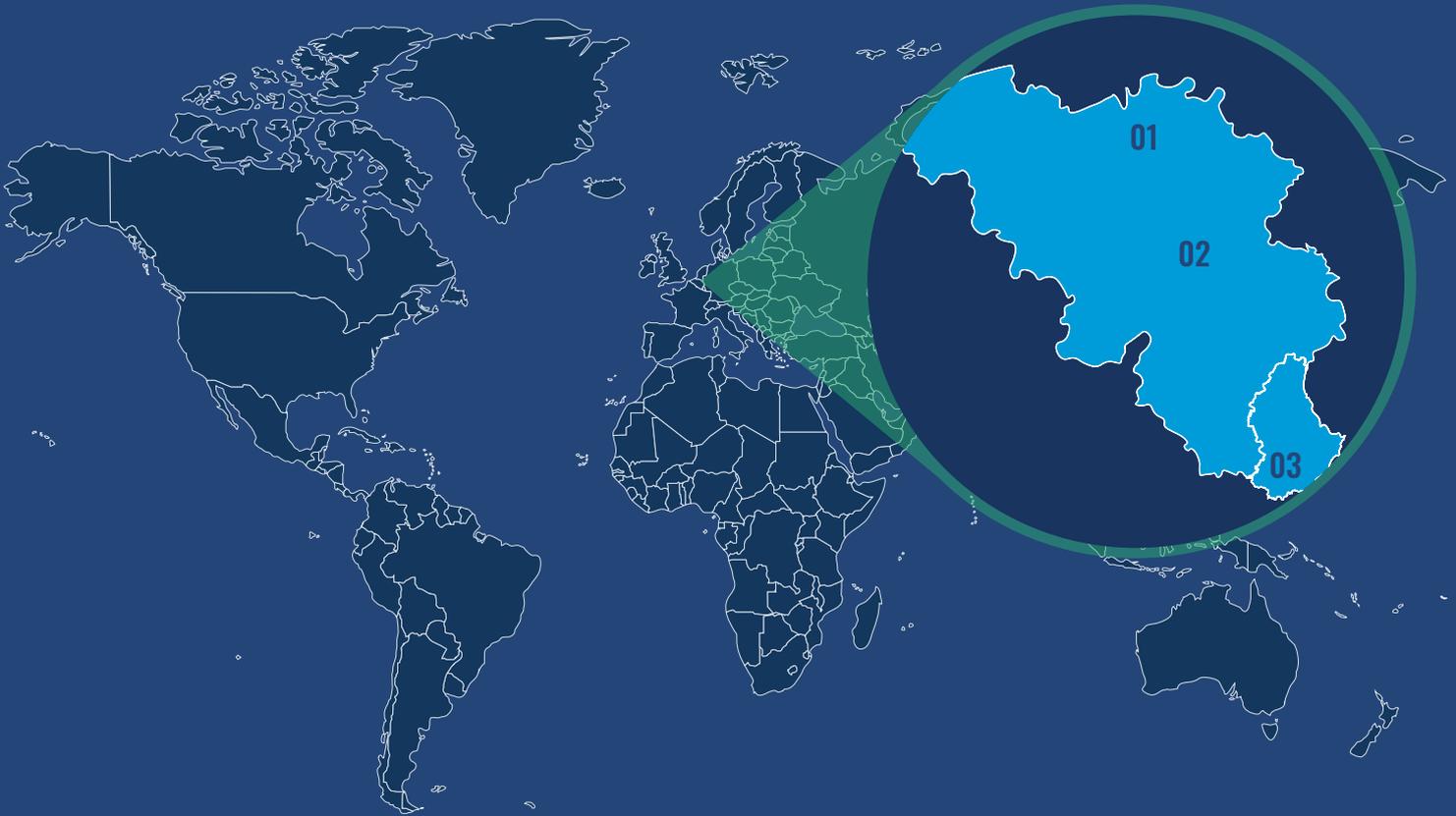
Risk inspections and value assessment

Good communication across all parties is our key to successful claims handling.



International coordination

We provide service for companies based in Belgium or Luxembourg with international operations and exposure, as well as for foreign corporates with interests in either country.



 Sedgwick offices

01 ANTWERP **02 NAMUR** **03 LUXEMBOURG**

All claims are centrally managed by an account supervisor to ensure a single point of contact.

In addition to being responsible for the assignment and coordination of the specialists required for each claim, the account supervisor ensures that the client's interests are taken into account locally in each country.

Afghanistan	China	Hong Kong	Netherlands	Romania	Trinidad
Argentina	Colombia	Hungary	New Zealand	Saudi Arabia	Turkey
Australia	Curaçao	India	Norway	Singapore	Ukraine
Austria	Cyprus	Indonesia	Oman	Surinam	United Arab Emirates
Bahamas	Denmark	Ireland	Pakistan	Slovakia	United Kingdom
Bahrain	Dominican Republic	Italy	Papua New Guinea	South Africa	United States
Belgium	Ecuador	Japan	Peru	Spain	Venezuela
Bolivia	France	Kenya	Philippines	St. Croix	Vietnam
Brazil	Germany	Korea	Poland	St. Thomas	
Cayman Islands	Greece	Kuwait	Portugal	Sweden	
Canada	Guam	Malaysia	Puerto Rico	Taiwan	
Chile	Guyana	Mexico	Qatar	Thailand	

Digital strategy

At Sedgwick, we have opted for solutions adapted to our field – effective tools to simplify processes, reduce management costs, save on compensation requested and detect fraud.



We are determined to take the lead in developing digital solutions in the claims space. What drives our digital strategy is the belief that technology should satisfy one or more of the following criteria:

Improved customer experience

Personalised, intuitive, effective, fast, clear

Damage mitigation

Quick response, short communication

Reduce claim life cycles

Effective protocols, adapted tools and coordination

Improved insight

Periodic management information and feedback for our principals and customers

Our offering includes:

Desktop survey

Feedback, advice and management information

Personalised portals



Global solutions. Local expertise.

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