



International loss adjusters & surveyors

SERVICE LEVEL AGREEMENT

1. Capacity of the insurance expert

DPS only acts on behalf of insurers and/or insurer's interest.

2. Assignment / Assignment confirmation / Agreement

- A survey assignment is only related to the declared purpose. DPS always acts without prejudice and any adverse recognition. The assignment is carried out without implementation of policy conditions, subject to explicit statement in the survey assignment.
- The survey agreement is established by a written confirmation of the assignment to the principal; assignments received by postal services are confirmed the same day; assignments received by telephone, e-mail or fax are confirmed within 4 office hours.
- DPS will carry out the accepted assignment to the best of their knowledge, correct and without prejudice, in a manner as can be expected from an impartial surveyor and intermediary. The obligation of DPS is an obligation of means.

3. Organization of the survey

Considering the urgency and availability of contact details, DPS organizes the survey within 4 to 48 hours after confirmation of the assignment.

4. Reporting

DPS sends preliminary, intermediate and final reports to the principals.

- After every survey action the surveyor draws up a preliminary report within 5 working days after the survey. In case of urgency this term is reduced to 48 hours for written reporting. The surveyor mentions all aspects in the development of the investigation and, if necessary, he asks for further instructions in order to always handle a case in consultation with principals.
- In case of urgent and important assessments and circumstances the expert immediately contacts the principal by telephone.
- Reporting includes the following:
 - All aspects of the assignment are stated in a technical and objective manner.
 - A description of the nature, the circumstances, the cause and the extent of the damage, in case these items are part of the survey assignment.
 - The elements in the report are supported by enclosed documents
 - The extent of the damage is accounted for in detail.
 - A confidential note with regard to the risk of liability is appended if necessary.
 - A certificate of damage assessment (if possible/useful) is drawn up without prejudice and any adverse recognition by our principals, reserving full or partial reimbursement of the ascertained damage by the insurer-principal. The certificate is not a commitment of the principal and only confirms a joint agreement between the parties (insured) regarding the extent of the loss.

- The final survey report is drawn up within 10 working days after the date of signing the certificate of damage assessment.
- If the extent of the damage is not jointly agreed upon by the parties involved, this will be reported to principals and further handling of the file will be discussed in agreement with principals.
- The surveyor does not sign any documents which could indicate a commitment by the survey office or the principal.

5. Statement of ownership

The survey reporting belongs only to the principal-insurer and is his property since the principal pays the fees and costs incurred by the surveyor.

The surveyor is not allowed to provide a copy of the final survey report, as well as the preliminary and intermediate reports, to an insured, a broker or a third party (with the exception of brokers with authorized competence), subject to a prior and written authorization by the principal. This rule does not apply when the purpose of the report is to provide information which is of interest for the handling of the file.

6. Declaration of competence

DPS will only accept assignments which correspond to the competence of the surveyors. If the required competence is not available for a certain assignment, the principal will be informed accordingly and the assignment will not be accepted.

7. Appointed experts / agents / correspondents

As far as deemed necessary to correctly carry out an assignment, DPS will enlist the assistance of one or more experts, network surveyors, agents and correspondents.

8. Deontology of the surveyor

The surveyor devotes himself to accomplish his task in all dignity and honesty.

The surveyor acts in good conscience and retains an absolute independence. He will resist any kind of pressure or influence when accomplishing his task. He does not have any direct or indirect personal interest in the settlement of a damage file.

9. Pro-active and preventive

- The surveyor will send a letter of protest to the parties which can be held liable for the loss. He will invite these parties for survey and will take measures as to reserve the principal's right to recovery.
- The surveyor will employ all measures to mitigate the loss, to avoid aggravation of the loss and to help the insured to act with due diligence.

- The surveyor will suggest preventive measures to the principal, insured and third parties to avoid similar losses in the future.
- The surveyor will fulfill his duty to report all circumstances which could deteriorate the loss.

10. Partnership

DPS strives to build a partnership with their principals. The relationship with the client is based on availability, quality, honesty and trust.

The service is aimed to search for solutions to fulfill the present and future needs of the client by listening, contemplating and acting together.

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