

Claim Management Procedure

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1. Submission of the Claim

The claimant must send the original documentation or a certified copy by post to the headquarters:

N17GU - London (UK) - Wenlock Road 20-22

For the Romanian market, the documentation must be sent to:

SIRBU & VORNICU Societate Civilă de Avocați - Strada Popa Savu 77, etaj 5, biroul 11, Bucharest, Romania

👉 <https://sirbuandvornicu.com>

Additionally, a copy of the documentation must be sent via email to **claim@zklinvest.co.uk**.

2. Documentary Requirements

The attached documentation must unequivocally demonstrate that the claimant has undertaken all necessary measures to prevent the conditions leading to the compensation request.

3. Assignment of the Claims Handler

Upon receipt of the claim request and related documentation, the name of the **Technical Claims Handler** responsible for the case will be notified to the claimant.

4. Assessment of Warranty Validity

The Claims Handler will conduct a preliminary review to determine whether the warranty is **currently valid** and whether there have been any breaches of the **general conditions** attached to the warranty that could affect its applicability.

5. Technical and Investigative Evaluation

The issuing company will appoint its own **expert** to analyze the compensation request and verify its legitimacy and compliance with the applicable terms.

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6. Technical Report and Settlement Proposal

The expert will prepare a **technical report**, which will be notified to the claimant along with a **settlement proposal** issued by the guaranteeing entity.



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