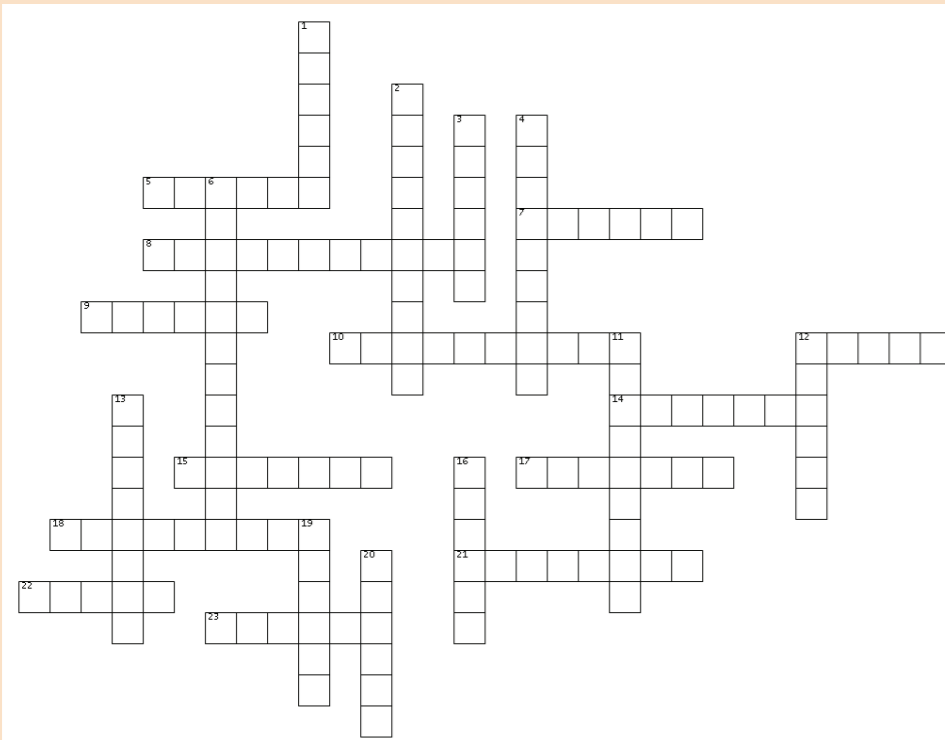


CLAIM, REPAIR & REINSTATE

SOLVE THIS PUZZLE & WIN A CASE OF WINE

At Aspray Exeter we handle all kinds of restoration projects navigating the puzzling world of insurance claims, from loss assessing to adjusting and negotiating the best deals for our clients. If you see yourself as a bit of problem solver, complete the puzzle below, take a photo and email it to: exeter.001@aspray.com You could win a case of wine!



Use the clues to fill in the words below. Words can go across or down. Letters are shared when words intersect.

ACROSS

5. Trouble or difficulty
7. Act of saving someone from harm.
8. The fee paid for referrals.
9. To establish a connection between various parties.
10. Individual or company hired to perform specific tasks.
12. What you do to get compensation for damage.
14. Entity that provides financial protection against risks.
15. Able to be repaired or resolved.
17. Reliable or dependable.
18. Person or organisation that initially reacts to a crisis situation.
21. Person who investigates and settles claims.
22. Overflow of water.
23. Person renting a property.

DOWN

1. Harm to property.
2. Agreement reached to resolve a dispute or claim.
3. Amount paid by policyholder before cover coverage kicks in.
4. Sudden and unexpected situations requiring immediate action.
56. Contentment derived from expectations that are met.
11. To restore to a previous condition.
12. Aspray Motto.
13. A professional who determines damage to property.
16. To handle or oversee the process of something.
19. To mend or fix something that is damaged.
20. Thoroughly examined or scrutinised.



WHY CHOOSE US?

- 📍 We're a national brand:
- 📍 Regulated by the Financial Conduct Authority (FCA);
- 📍 We take the headache out of insurance claims; and
- 📍 We have a proven track record.

CALL US TO FIND OUT ABOUT OUR GENEROUS INTRODUCERS FEE FOR THE BUILDINGS ELEMENT ON ALL SETTLED CLAIMS.

Aspray Exeter and Aspray Cardiff East are trading names of Hamilton Lau Ltd which is an appointed representative of Aspray Limited which is authorised and regulated by the Financial Conduct Authority and can be found on the Financial Services Register (www.fca.org.uk/register) under reference 466101 for claims handling only.



Did you hear the joke about the loss adjuster?

Imagine if you fell down a 100 foot hole. A loss adjuster could throw you down a 51 foot rope and tell you that they're meeting you more than halfway! **We won't let this happen at Aspray Exeter or Cardiff East!**

CLAIM, REPAIR & REINSTATE

Newsletter 1 • Spring 2025



CALLING ALL:

- 📍 ESTATE AGENTS/ LETTINGS AGENTS
- 📍 PROPERTY MANAGEMENT COMPANIES
- 📍 EMERGENCY-TRADESPERSONS

Call Aspray Exeter or Aspray Cardiff to find out about our generous introducers fee for the buildings element of all settled claims.



Give your clients a better service and take the headache out of insurance claims

We can assist with that frantic call from a tenant whose home is upside down due to fire, flood or any other type of damage. We simply step in to the rescue, handling each claim from start to finish.

Welcome to our first newsletter which we hope will be of interest to you.

Aspray Exeter and Aspray Cardiff East are a team of award-winning loss assessors that work with all types of property providers, insurance companies and first responders to solve crisis situations relating to the damage of buildings.

You only need to look at the many 'BEFORE' and 'AFTER' photographs on our website to see the scale of what we deal with in the course of each day in our quest to Repair and Reinstate'.

We've dealt with more than 200 claims and have significant buying power and trade connections that enable us to provide a fair deal for both insurance provider and client. **Plus we pay an Introducers fee for referrals for the buildings element of all settled claims.**

You can be assured that whatever the damage 'It is all fixable' and our five star reviews speak for themselves. Our motto is 'Caring for Claims' and we look forward to serving you and your clients with excellence.

LARRY HAMILTON WRIGHT & CRYSTAL HAMILTON LEUNG

ASPRAY EXETER & CARDIFF EAST – CARING FOR CLAIMS

Say hi to Larry



Larry Hamilton Wright is the Director at Aspray Exeter and Cardiff East. He is an experienced loss assessor who is passionate about caring for claims on behalf of landlords, property owners and tenants.

Meet Crystal



Crystal Hamilton Leung is the Project Manager for our Devon operation. She runs Aspray Exeter which is closely linked to Aspray Cardiff.

“We’re really pleased with the quality of service from Aspray Exeter and all of the many sub-contractors. Thank you for helping to make it straightforward to deal with the hassle of a water leak.”

BEFORE & AFTER



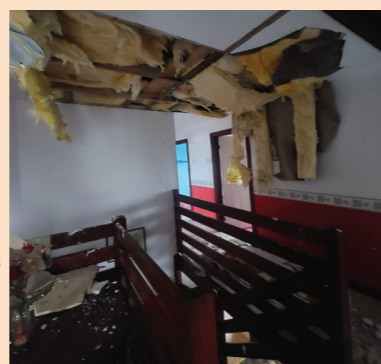
The Aspray claims process

- 1. Call Aspray on 0800 077 6705**
Our claims team takes details of the damage to your tenant’s home/commercial property and arranges for a loss assessor to visit.
- 2. Damage and repair report**
Once we have been authorised to act on a client’s behalf we assess the damage, check claim validity and contact the insurance provider.
- 3. We manage the claim**
A dedicated Aspray loss assessor is appointed to deal with all comms relating to the claim and meetings with the insurer / loss adjuster.
- 4. We negotiate with the insurer**
We liaise with the insurance company to get the best possible outcome for the client in the least amount of time.
- 5. Settlement and excess paid**
Once settlement is agreed we discuss this with the client, collect any excess and agree a date for the repairs to start.
- 6. Vetted contractors assigned**
The agreed repairs are carried out using trusted tradespersons.
- 7. Repair work begins**
The dedicated Aspray loss assessor project manages the repair works.
- 8. Sign off and feedback**
Client satisfaction and positive feedback is hugely important to us. We ensure the client is happy and signs off on the repairs.

Let us take care of this process for your clients at no cost to you or them. Plus you will receive an introducers fee for the buildings element of all settled claims
Our loss assessing service is free to the policyholder, providing we can use our vetted contractors to carry out the reinstatement works. Any excess stated within the policy will still apply and is payable by the policyholder. If VAT registered you are responsible for paying the VAT of the settlement which you can claim back on your next return.



We repair all types of damage to property – from the devastation caused by fire to the destruction hidden leaks can cause in a ceiling. It’s all fixable!



Larry Hamilton Wright recognised by leading local business network, Entrepreneur’s Circle

Larry Hamilton Wright is well known in networking groups across the Southwest and recently received an ‘Entrepreneur of the Month Award’ from Entrepreneur’s Circle in Exeter. Larry is pictured with EC President, Simon Hall alongside his daughter, Crystal Hamilton Leung.



featured suppliers

At Aspray Exeter we work with a wide range of highly skilled service providers. These include Garry Kearley of KC Property Services and Martin Bartnicki of Exe Home Improvements.

KC PROPERTY SERVICES

Garry Kearley



Garry is an excellent carpenter, plasterer, tiler and painter who has worked with Aspray Exeter on many different jobs. “Garry’s work is always completed to his trademark high standard, and in the nick of time, leaving home owners delighted,” says Larry Hamilton Wright.

“Working with Aspray is an amazing coming together of minds and specialist services to ensure families are back in their homes as quickly as possible,” says Garry. Contact him on 07727041379 or email kc@propertyservicesdevon.com

Estate agents did you know properties with freshly painted interiors can increase in value by up to 10%?

EXE HOME IMPROVEMENTS

In a competitive market, a well-painted home or business premises stands out. Properties with expert paintwork attract more interest and often sell faster. That’s where Exe Home Improvement steps in. With 20+ years of experience, they offer top-notch painting and decorating services for residential and commercial properties in Devon.

From free quotes to expert advice, you can be assured of minimal disruption and exceptional results. Call Exe Home Improvements on 01392 757272 and elevate your property listings or email info@exehomeimprovement.co.uk.

