

In order for you to use the DRP you must meet the following criteria:

1. Have received a letter from an insurer denying policy cover was in place regarding a mesothelioma claim

If you have met the criteria above, to initiate the process, you must write to ELTO DRP Admin at: MIB, Linford Wood House, 6-12 Capital Drive, Linford Wood, Milton Keynes, MK14 6XT, sending the following documents:

1. A Statement of Facts and associated evidence as detailed in the guidelines located http://www.elto.org.uk/Documents/Statement_Of_Facts_Template.doc and a
2. Statement of Truth (This is to affirm that the details provided within the statement of facts are true and complete. The statement must be signed and dated by the claimant or their representative.

At the same time as initiating the DRP Process you should also write to the alleged Insurer, notifying them that you are sending relevant papers to ELTO DRP Admin in order to initiate the process.

The following is a guide to next steps and timelines within the DRP Process:

- Once the DRP administrator has acknowledged receipt of your pack and checked for completeness, they will send your Statement of Facts, evidence and submissions to the insurer concerned and notify you that this has been done.
- The insurer has 21 days in which to respond, providing their submissions and evidence.
- The DRP administrator will then send the insurers response to the claimant/you.
- The claimant has 14 days in which to make any additional submissions if required.
- If additional submissions are made the DRP administrator will send them to the insurer.
- The insurer then has 14 days to make any additional submissions but only on the claimants submissions
- The case will be heard at the first DRP meeting after the final submissions are received.
- Once the meeting has been held the ELTO DRP administrator will inform both parties of the DRP's decision.
- If the insurer is held to have provided cover they have 14 days in which to appeal. The insurer must notify the ELTO DRP administrator and the claimant of their intent to appeal.
- If the insurer does not appeal the DRP's decision is binding against the insurer.
- Any appeal will be dealt with by an arbitrator and is restricted to whether or not the DRP's decision was reasonable.

Please note that any reference to "days" above is calendar days.

If you have any queries on how the process works please contact:

<mailto:eltodrpadmin@mib.org.uk>