

CLAIMS SETTLEMENT

If you are unlucky enough to sustain damage to your property, then the chances are that you will make a claim under your insurance policy.

Your initial contact will probably be by telephone. What happens next?

Emergency Repairs

Following receipt of your telephone call, details will be obtained about both the cause and extent of damage to your property, together with your address and other particulars, including your policy number, which should always be to hand when you telephone to advise of claim. Dependent upon your individual situation and circumstances, the dedicated claims handler will then make a decision upon whether or not a visit from a Loss Adjuster, Chartered Engineer or other professional is required. You will be provided with advice upon any emergency repairs that should be implemented to minimise the damage to your property. At the same time, it should be possible, based upon the information which you or the Company Secretary provide, for the claims handler to confirm whether the damage which is being notified will be covered by your insurance policy. Rest assured, however, that any such enquiries are undertaken as quickly as possible and decisions are communicated usually by telephone, so that you may then decide quickly what other options are available to you, should it be some type of damage which is unfortunately not insured by your policy.

Smaller Claims

Where your claim is relatively minor and does not merit the visit of a Loss Adjuster, this will be processed by internal claims handlers. You will simply be asked to provide estimates for repairs for approval by the claims management team, prior to any remedial works commencing. Provided the estimates for repairs are reasonable and all remedial works are covered by the policy issued by your insurer, then authority to commence repairs will be sanctioned quickly. Occasionally, the claims handling team will also arrange for an approved contractor to visit your home where you have difficulty or specifically request assistance in obtaining estimates for remedial work.

More Major Claims

Sometimes due to the extent of damage that arises to a property, it quickly becomes apparent to internal claims handlers that this cannot be dealt with by telephone or correspondence and requires a visit by a Loss Adjuster. The role of the Loss Adjuster is wide and varied, but principally is to offer a claims management service both to you and also your insurer.

Disclaimer

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