



Claims Process



Contacting the Insurer

The insured will need to provide details of the claim to the insurer and provide any information and evidence asked for.

It is the insured's responsibility to try and mitigate any loss or damage to their property as soon as possible for example by appointing a plumber to stop a leak from causing more damage or contacting the police as soon as possible following a burglary.



Responsibilities of the Insurer

If the claim is complex or for a large amount, the insurer is likely to appoint a loss adjuster.

The loss adjuster will confirm how much it will cost to replace or repair and identify any liable parties.

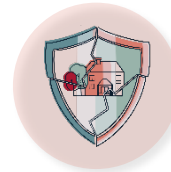
The insurer may request evidence from the claimant to prove the validity of the claim.



Policy Reviewed

The loss adjuster or claims handler will go through the policy to determine what is and isn't covered.

Their decision is based on the level of cover the policyholder has against the terms and conditions of the insurer's policy wording.



Damage evaluated

An insurer may send qualified trades people to the insured to quote for the repair work or the insurer will ask the insured to secure their own quotes for the insurer to consider.

Once the evaluation is complete the insurer will appoint an approved contractor to help with repairs.



Settlement Arranged

Before the repairs have been completed or where lost/damaged items replaced – the insurer will contact the insured requesting the excess. The insurer will settle costs directly with their contractors or suppliers.

Insurers should promptly assess all submitted claims and pay out all valid claims that are covered by their policies.