

INFORMATION SHEET

Need to make a Claim ?

To help us to process your claim quickly, please take a moment to read these notes.

Please send the claim forms ASAP as delay in returning the claim forms may prejudice the outcome.

A **Loss Adjuster** could be appointed to view and assess any loss or damage.

You may be advised of your insurers 'preferred repairer' and will usually be required to obtain a **QUOTE** for repair or replacement of irreparable or lost property.

If property is irreparable or uneconomic to repair, a note from a repairer will be required along with the quote.

If the loss is due to Burglary, Theft, Loss, Arson or Intentional Damage, you are required to notify the **police** and obtain a copy of the complaint notice.

Please do not proceed with replacing a lost item as your insurer may elect to save costs by using use their own retail supplier.

YOU SHOULD

- Where another party is responsible for damage to your property, make a note of their name, registration number and their insurer, and if possible a witness name and address.
- All reasonable steps should be taken to minimise any further loss or damage.

YOU SHOULD NOT

- Proceed with repairs or replacement without your insurer's direction.
- Dispose of damaged property until advised.
- Admit liability to another party for any loss or damage.

REFER TO YOUR POLICY DOCUMENT FURTHER INFORMATION

***IF YOU HAVE ANY QUERIES OR CONCERNS
PLEASE CONTACT SHARRON ON: 0800 887 139***

Members of the Independent Insurance Brokers Association.

NEWS FROM THE CLAIMS DESK

IN BUSINESS?

Make sure your equipment is covered for business use – an underwriter **may refuse a claim on home contents** being used in a **business** capacity.

- FARM/ORCHARD/VINEYARD -

In general **pumps up to 3.75kw** (5hp) are covered for Fusion breakdown. If you have larger machinery, let us know – you may need **MACHINERY BREAKDOWN COVER**

MAINTENANCE *YOUR INSURANCE COVERS FOR ACCIDENTAL LOSS AND DAMAGE BUT DOESN'T PROVIDE FOR LOSS CAUSED BY A LACK OF MAINTENANCE, - SO IT'S IMPORTANT TO TAKE CARE OF PROPERTY AND EQUIPMENT AND NOT PREJUDICE A POTENTIAL CLAIM.*

VEHICLES: EXCESSES vary greatly according to Age and Experience.

In general ALL Drivers under the Age of 25 incur extra excesses in the event of a claim.

If you have full cover on your vehicle **WINDSCREEN**, repairs are undertaken without a claim form but your insurer may have a **preferred repairer**, call us if you are in doubt.

IN THE EVENT OF AN ACCIDENT – get as much detail from the other party as possible, the person's name, registration number and their insurer. Witness details are very helpful if the police do not attend. If your vehicle is **UNDRIVABLE** most policies include cover to enable you to get home quickly with least disruption as possible. **An Assessor** may be appointed or you may be advised of a 'preferred repairer' **If you cannot be without a vehicle during repairs ask us about a CAR HIRE EXTENSION**

NEED TO MAKE A CLAIM? - CALL US FIRST, WE'RE HERE TO HELP

YOUR INSURER MAY DECLINE A CLAIM BASED ON LATE NOTIFICATION, AND IN GENERAL YOU WILL NEED TO COMPLETE A CLAIM FORM BEFORE ANY SETTLEMENT CAN BE MADE. WE WILL ALSO NEED A QUOTE FOR ANY REPAIRS

You shouldn't.....

- **Proceed** with any repairs or replace the loss without your insurer's direction.
- **Dispose** of damaged property.
- **Admit** liability to another party for any loss.

You should.....

- Get **witnesses** details if a motor vehicle accident
- **Take steps** to minimise further loss.

PHONE US ON: 0800 887 139

PLEASE REFER TO YOUR POLICY DOCUMENT FOR MORE DETAILED INFORMATION