**Making an Insurance Claim**

*Because we believe that making a claim should be as straight forward as buying the policy.*

Thank you for taking out an insurance policy through [Name of Firm]. Please retain this document as a quick reference guide should you need to make a claim. Full details of how to make a claim are available in your policy document.

If you need to make a claim, in the first instance contact [Name of Firm] or insurer as soon as possible. Insurer contact details for claims will be in the policy document.

Our contact details are: -

 Name of Firm

 Address

 Telephone Number

 Email address

Insurers have a duty to handle claims promptly and fairly and we will support you in ensuring your claim is handled in accordance with this requirement. Once you have advised us of a claim under your policy you will be given a point of contact who will keep you updated with clear concise communications.

With liability claims do not make any admission of liability or promise any payment.

With claims it is important not to incur cost without the insurers prior approval unless it is to mitigate the damage/prevent further damage and it is reasonably incurred.

It is important to keep copies of all paperwork that will support your claim, including receipts or medical certificates. Where appropriate take photos. Answer all questions honestly and to the best of your knowledge and belief.

When submitting your claim it is recommended that you remind yourself of the the following:

* You are within the time limits for making a claim.
* You are covered for what you are claiming for.
* The amount of the policy excess – this is the amount of money that you will be expected to contribute to the cost of the claim / your insurers will take off from the final settlement amount.
* Whether the policy is new for old. If it isn’t, the amount you may get for items you’re claiming for will be less than the cost of replacing them. This is because the insurer reduces the value in consideration of wear and tear.

If you are unsure, please contact us for more information.