

Insurance Company Claims process

Insurance companies and loss adjusting firms work in different ways. The information below is an example of how one of these companies manages the claims process.

Independent experts appointed by your insurers to deal with your claim on your behalf as well as theirs.

Our team will guide you through the claims process from start to finish and provide advice relating to your claim including the amount recoverable under the insurance policy.

We appreciate that any problems with your home can be worrying. We are here to help you and to put your mind at ease that the problem is being dealt with expertly. We will keep you fully informed of the actions to be taken. Our team consists of loss adjusters, engineers and surveyors who are experienced in all aspects of investigation and repair of damaged buildings.

What does my policy cover?

Your policy will cover the cost of repairing your building and repairing or replacing contents, providing the sum insured is adequate and subject to any excess, which you have agreed is your responsibility. However, it will not pay for work to undamaged areas, improvements or work of a maintenance nature.

How will my claim be handled?

Initial visit

We will visit you to carry out an inspection, agree the way forward and advise you on the extent of the cover provided by your policy. Before leaving we will agree the actions that each of us needs to take to move the claim onto the next stage.

Drying out

Before the full extent of the damage can be established and repairs commenced it will be necessary to properly dry out your property. Depending on the type of construction, this can take several weeks or months. These are some of the immediate measures that might need to be taken:

- Make sure that all the water that has been trapped in and around the building is drained away or pumped out
- Mud and silt that has accumulated against walls is cleared away
- Cavity walls inspected to make sure contaminated
- water has not penetrated through air bricks
- Underfloor areas exposed for removal of mud,
- treatment with disinfectant and rot preventative chemicals
- Testing and possible isolation of electrical installations that have been in contact with water
- Arrangements made for alternative accommodation, if the building is uninhabitable

Once cleaned, the property should be heated and ventilated to create warm air circulation, which aids the drying process. It may be necessary to appoint specialist contractors to carry out this work. You will be fully consulted throughout this process.

Where possible, undamaged contents should be removed to a dry area. For damaged items it would be helpful if these could be listed, placed outside and retained for inspection.

Scope of repairs

Whilst the drying process is ongoing we will discuss the repair specification with you and/or the appointed surveyor or contractor. Again you will be fully consulted and we will agree the final specification with you before the work begins.

Remedial work

With your agreement, we will make arrangements for the remedial work. A contract will be arranged between you and the selected contractor.

How long will it take?

The most important factor will be the length of time it takes for your building to dry out. Depending on severity, this can take anything between a few weeks to several months or more. Taking advice from specialist contractors, we will do our best to give you an estimate of the likely timescale and keep you fully informed as to progress.

What can I do to help?

We will discuss with you the action you need to take to progress the claim. An action plan will be provided to give a guide as to what will happen, by when and by whom.