Making Sure Your Claims Are Handled Quickly

Insurance is a "distress purchase". You only need to use it when something goes wrong. So when something does go wrong, what can you do to make sure that your claim is handled quickly?

Some simple steps can help you control costs and have your claim paid quickly with the minimum of fuss.

Prompt action is always the key and it may reduce the size of the potential claim. Remember the more that your Insurer pays out in claims the greater the likelihood that your premium will increase. For example, prompt action should reduce a water leak from spreading into adjacent flats.

Always have your Insurer's 24-hour emergency contact numbers close to hand. It's worth creating an emergency contact plan that you can distribute to your residents. This plan should include all necessary phone numbers, the location of the water stop cock and fire evacuation procedures.

When you ring your Insurer's claims line always have your policy number ready.

Claims where the damage is less than £1,000 generally only require one estimate for replacement or repair.

You are entitled to carry out emergency repairs to make your property safe and secure. Try and take photographs of the damage and retain damaged parts that have been replaced in case your Insurer or their representative wants to see them. Keep all receipts and invoices for any emergency repairs that you carry out.

These simple steps will enable your claim to be paid quickly and with the minimum of fuss.

Loss Adjusters And Loss Assessors

Following a claim it is common for a Loss Adjuster to be appointed by the Insurer with the role of adjusting the loss. Loss Adjusters are independent claims specialists whose professional body is the Chartered Institute of Loss Adjusters and was established in 1941.

A Loss Assessor is the person or company who acts for the policyholder in negotiating settlement of a claim in return for a fee paid by the claimant.