

Claims can be reported to us in a number of ways:

Post
Fax
Telephone
E Mail

Following the initial notification you can expect:

- A response on the phone or in writing, and action within 5 working days
- An explanation if necessary of whether your claim is covered or not by the policy
- An explanation of what should happen and what documentation is required

The Claims Process

You can expect from us:

- Replies to your letters within 5 working days
- Explanations of why other people (for example, Accident Management company, Loss adjusters or solicitors) will be involved and what their role will be.

Settling the claim

You can expect from us:

- An explanation of how your type of claim is usually settled for example:
 - by paying you
 - by paying a garage or contractor
 - by repairing or replacing the item lost or damaged
- An explanation of why the settlement amount is different from the amount claimed (for example wear and tear, deduction of the excess or part of the claim is not covered)