

FAQ'S

When should I report my claim?

You should report any incident that may result in a claim to us as soon as is reasonably possible. Late notification may prejudice your insurer's position and could lead to your claim being repudiated.

Do I need to report my theft or loss or malicious damage to the Police?

Malicious Damage or Theft claims must be reported to the Police who will issue you with a crime reference number.

How do I know whether my policy covers me for my loss?

We will check your policy for you and advise you of any excesses that may apply. In most circumstances, we will notify your insurers on your behalf.

What do I need to send to you?

Where a claim form is required this should be completed in full and returned to us as soon as possible, along with any relevant supporting documentation including any detailed estimate(s) for repairs/replacement, if available.

Can I proceed with repairs?

Once the estimates provided have been approved by your insurer, you may give the repairers/suppliers instructions to proceed. Having repairs carried out without insurers approval may jeopardise a claim.

I cannot wait for Insurers to approve my claim before I carry out repairs?

What if your insurers will normally allow you to carry out emergency repairs to make the property sound or to prevent further damage prior to estimates being obtained for permanent repairs. If you are not sure whether you should proceed with emergency repairs, please contact the claims team or out of hours your insurer's Emergency Helpline for advice.

Can I use my own tradesman?

Many insurers have approved tradesmen or firms to repair or replace damaged or lost property. If you would rather use your own tradesman or firm then you should submit two competitive quotations. The insurers may wish to check that the charges made by your chosen tradesman or firm are reasonable and competitive and may wish to inspect any damage either prior to or post completion of the works.

Should I take photographs?

Photographs are not always necessary. However, we would recommend that you take some to support your claim, particularly in property damage, motor and personal injury cases. Never dispose of damaged items before your claim has been settled.

Do I have to pay an excess?

Any excess applicable will be stated in your policy document. Claims are normally settled net of any excess, but in the case of motor repairs, where an 'Approved Repairer' is being used, the garage may submit the invoice direct to your insurer. You will generally be asked to pay the excess direct to the garage on completion of repairs. If you can recover VAT you will also be asked to pay this at the same time. Depending on the circumstances you may be able to reclaim the excess.



Will I lose my no claims discount?

Claims are taken into account in all premium calculations especially motor so it may not be worthwhile claiming if the loss/damage is close to the level of policy excess - please contact us for advice for your own particular circumstances.

How long will it take to process my claim?

This is the question that most people ask. It is very difficult to give a general time scale of how long a claim will take to process. Each claim is completely different from the next and depending on the type and extent of loss; the time taken to deal with a claim varies greatly. We will however take all steps to ensure your claim is settled without delay by monitoring and chasing us progress throughout.

Will you be able to recover my uninsured motor losses for me?

Where it has been deemed that a third party is responsible for the incident we will endeavour to recover your uninsured losses, which may include the policy excess paid, hiring charges and loss of use. We are not able to pursue any claims for personal injury.

I cannot find details of my Insurance Company on your list?

If your Insurance Company is not on our Emergency Helpline list or you are unsure which company covers your claim, please contact us.

Minimising the loss

If damage has left your property or vehicle vulnerable in any way you must take immediate steps to safeguard them.

You must therefore act as if uninsured to minimise the loss. Any additional loss caused by lack of action will generally not be covered.

Insurers will require an invoice for immediate remedial works carried out.

Theft

Theft, break-ins or malicious damage must be reported promptly to the police and the crime number, station and name of the officer involved noted.

Commercial insurance policies generally cover theft following violent and/or forcible entry or exit to or from the premises or vehicle. For the claim to be valid you must show that you have exercised reasonable care in ensuring that security measures were in place at the time of the incident. If doors and windows are left open or unsecured, spare keys kept 'under the mat', left in the open or left in the ignition of a vehicle then you will be unable to claim under your policy.

After a break-in make sure that your property is secure and that alarms and locks are operational. If the alarm cannot be reset by you or the alarm company please contact your Hamilton Leigh for further advice.

If you wish to make a claim for personal effects, check your policy wording and schedule. If you have not declared items of value, many insurers will not cover these.

Liability

If an incident involves another person or vehicle, do NOT admit liability or give the impression of accepting responsibility. Do NOT make any offer of payment.

If a third party holds you liable for an incident, any correspondence received should be passed to us immediately. Although you may acknowledge this correspondence, you should not respond.

Copies of all correspondence should be provided for insurers via your Hamilton Leigh, dedicated Claims Executive as soon as possible and supporting photographs of the damage sustained are always helpful.



The Loss Adjuster

If necessary, your insurer will appoint a loss adjuster. Whilst their services are paid for by the insurer, the Loss Adjusters' charter requires them to act independently.

The loss adjuster will investigate and report with regard to the nature, cause and extent of the loss. A loss adjuster may be able put you in touch with repairers or suppliers to obtain estimate.

The Loss Assessor

In the event of large, complicated or technical claims, we may recommend the services of a loss assessor. Their fees can be insured against.

The loss assessor will help you collate the necessary information to support your claim and will liaise directly with the loss adjuster.

The loss assessor will have particular expertise in building costs, specialist clean-up, repairs and forensic accounting and will act on your behalf to secure the best possible settlement for your loss.

The loss assessor will make a charge for their services which is fully negotiable; usually between 1.5% and 10% of the value of the claim, depending on the size of the claim.

How do I report a claim? Do I report it to Hamilton Leigh or my insurer?

Some policies allow for direct reporting but our specialist claims team is available to advise you from 9.00 am to 5.00pm Monday to Friday on 0845 402 7024. Outside of these hours in an emergency please refer to the 'Emergency Helpline Telephone Numbers'

Do I need to complete a claim form?

Not always so please contact us for advise

