

General claim guidance

Property

Secure property

For example, by carrying out temporary repairs or boarding up, unless this runs into £1,000's. Insurers will not normally request estimates, and works should proceed straight away.

Report to the Police

If the incident involves theft or malicious damage report it to the Police and obtain a crime reference.

Take photos and/or videos

Prior to any work being conducted take photos and/or videos of the damage. It can be useful to do this during the course of your claim.

A claim form

This will be forwarded to you by us for completion and return if required.

Estimates to reinstate/repair damage will need to be provided

If the costs are fairly large, Insurers may require alternative estimates. Always ask the contractor to provide sufficient detail of the works, including a split between materials and labour. Also ask the contractor to confirm how the damage was caused

Proof of purchase

Insurers can often request original purchase receipts, invoices, or valuations for damaged items.



DO NOT proceed with any repairs until your Insurer has approved.

Loss adjusters

Your Insurer may appoint a Loss Adjuster depending on the type of claim and the estimated value or if they feel a Loss Adjuster may add benefit to the claim. It is important that you co-operate so that your claim can progress. Please ensure our claims team are cc'd via email into anything you provide direct.

General claim guidance

Remember

This information provides some general advice to assist with your claim. All claims are different, and there may be occasions when your Insurer requires further information.

We aim to provide you with an excellent claims service, managing your claim from notification through to conclusion, negotiating on your behalf and representing your best interests.

Should you have any queries or need some additional assistance, please do not hesitate to contact your local claims team or the T L Dallas representative handling your claim.

