

# Household Claims

## If you need to make a claim

1. Check **Your** policy and **Your Policy Schedule** carefully to make sure that **you** are insured.
2. Please phone the number shown on **Your Policy Schedule** as soon as possible to report the loss or damage. They will tell **You** what **You** need to do next.

If possible please have the following information to hand when **you** telephone the claims line:

- policy number;
- **Home** postcode;
- nature of problem;

If **You** are a victim of theft, malicious damage, vandalism or something is damaged away from the **Home**, tell the police or issuing authority first and request an incident number.

If **You** have had to pay a tradesman to make urgent repairs necessary to prevent further loss or damage **You** should ask for and keep hold of any receipts they give **You**.

3. Do not
  - admit fault if **You** or **Your Family** are being held responsible for injury or damage.
  - pay, offer or agree to pay any amount or admit responsibility without our permission;
  - carry out any permanent repairs or dispose of any damaged items until **We** have been given the opportunity to inspect the damage.

If **you** receive any documentation regarding a claim such as letters or receipts please send them to **Us** unanswered and without delay to the address in **Your Policy Schedule**.

## What might we ask you to do or what might we need to do?

To help **Us** handle **Your** claim as quickly as possible **We** may:

- ask **You** to take steps to recover any property which has been lost;
- ask **You** to send **Us** at our expense, all the documents and information (including written estimates and proof of value or ownership) **We** may require.
- enter any building where loss or damage has happened;
- take control of the remains of any property insured by the policy for which **We** have agreed to pay a claim and deal with them in a reasonable manner; or
- leave the remains of any property insured by the policy for which **We** have agreed to pay a claim with **You** to and deal with as **You** see appropriate;
- take over, defend or settle any claim made against **You** or at our own expense, take legal action in **Your** name to get back any payment **We** have made under this policy.

Further information is provided on **Your Policy Schedule** together with the claim phone number in respect of how to make a claim.