

General Claims Comments

If your particular circumstances are not covered by these guides and you need to act before you are able to speak to us then please bear these comments in mind:

- It is your duty to minimise the loss to both yourself and your insurers.
- Emergency repairs to prevent further damage are always allowed; indeed lack of such action could prejudice your claim.
- Before agreeing to proceed with a replacement or final repair you must advise us so we can contact your insurers to obtain approval. In most circumstances at least 2 estimates will be required.
- In addition some evidence of the original purchase of the damaged/lost item is likely to be required.

Unfortunately over the years insurers have been bombarded with false and or exaggerated claims. As this only increases the cost of insurance for those policy holders who do not do this, all insurers now:

- Ask for the details described above.
- Subscribe to a country wide database which logs all claims with all insurers to try to ensure multiple claims for the same thing off different insurers cannot happen.
- Some have even taken part in voice monitoring trials to try to detect "lies"!

Please remember if the questions asked of you by an insurer seem to be overly intrusive then most of the time this is nothing personal but an attempt by the insurer to be certain that only legitimate claims are paid. After all if someone commits fraud, it is honest customers who end up paying in the form of higher premiums!