



Home Insurance Claims Frequently Asked Questions



1. After I have notified my claim, what happens next?

- a) If we agree to make a payment on your claim, we will aim to issue the cheque to you within 5 working days of us agreeing to do so.
- b) If we have arranged for one of our recommended suppliers to contact you, they will do so within 2 working days. They will discuss with you what happens next. The phone numbers for the suppliers instructed will be given to you when the claim is registered.
- c) If we have appointed a Loss Adjuster due to the circumstances of the incident, they will assess your claim and will contact you within 2 working days to discuss what happens next. The phone number for the Loss Adjusters dealing with your claim will be given to you when the claim is registered.
- d) If we have asked you to provide us with evidence of your claim, we will aim to make our decision as to what will happen next within 5 working days of receiving your evidence.

2. Will I need to complete a claim form?

No. We will record full details of your claim on our computer and telephone system.

3. Will I have to pay anything towards the cost of the claim?

You will be responsible for the excess shown in your Policy Schedule. Depending on the nature of the claim you will either need to pay this excess directly to the supplier or we will deduct it from any payments due to you.

4. Are there any limits on the settlement of my claim?

Full details of the policy limits for your policy are shown in your Policy Schedule.

5. How will my claim affect the No Claim Discount on my policy?

The effect of your claim on the no claim discount on your policy is explained in your Policy Booklet.

6. Do I need proof of ownership / purchase for the items I'm claiming for?

Depending on the items being claimed for and the circumstances of the claim, we may be able to settle your claim without evidence. However, in most cases, we will require evidence.

7. Can I have a cash settlement?

We will discuss and agree with you how your claim will be settled. In **some** cases, we may issue a cheque in part or full settlement of the claim.

8. Who will deal with my claim?

We will allocate your claim to one of our claim handling teams. Their telephone number will be given to you when the claim is registered.

9. Will I be kept informed of the progress of my claim?

The claim handler will review your claim at regular intervals and contact you if necessary. The timescales referred to in Question 1 above provide a guideline for the settlement of your claim.

10. If you appointed a recommended supplier, what will they do?

The recommended suppliers will contact you within 2 workings days. They will tell you whether they will inspect and then repair the item or whether they will replace it.

11. If I use a recommended supplier, will I need to wait for authorisation?

No. If you use a recommended supplier we will have given them authority to inspect and then repair the item or replace it, up to an agreed cost level. If the costs are more than this limit, the supplier will contact us for further authorisation.

12. Can I contact your recommended suppliers direct?

Yes. The telephone numbers for the suppliers instructed will be given to you when the claim is registered.

13. Do I need to let you know when I have arranged a date with the supplier for the repair / replacement?

No. If you use one of our recommended suppliers, they will notify us. If you use your own supplier, it is a matter between you and them.

14. Do I need to have confirmation in writing before I proceed with repairs / replacement?

No. If we have already discussed and agreed how the claim will be handled, you can take the next steps without written confirmation.

15. How long will it take for the items to be repaired / replaced?

The supplier(s) handling your claim will contact you directly to arrange the repair / replacement of the items. If you have any questions about the progress of the repair / replacement, please contact them directly.

- 16. If the recommended supplier has not contacted me to arrange repair or replacement, what should I do?**
Initially, you should contact the supplier on the telephone number given to you when the claim was registered. If they have not received the fax we sent them asking them to contact you, please ask them to contact us and ask for the instructions to be faxed again.
- 17. I have agreed a repair or a replacement with a recommended supplier however this has not been completed/received?**
Initially, you should contact the supplier to discuss when the repair will be completed or when you should expect to receive the replacement goods. If you are still not satisfied, please contact the claims handler dealing with your claim.
- 18. What happens if I am not happy with the repair carried out by your recommended supplier?**
Initially, you should contact the supplier who carried out the repairs. If you are still not satisfied, please contact the claims handler dealing with your claim.
- 19. What happens if I am not happy with the progress of my claim or the service the suppliers are providing?**
Initially, you should contact the supplier who is carrying out the repairs or replacing the goods. If you are still not satisfied, please contact the claims handler dealing with your claim.
- 20. Can I use my own supplier?**
Yes. If you use your own supplier, you will need to send us two 'Fully Costed' repair / replacement estimates which **must** include all prices for the individual items / materials and labour. Once we receive these we will liaise with you or your supplier(s) to agree and authorise the repairs / replacements. We will aim to do this within 5 working days.
- 21. I need to send you documentation or an estimate to support my claim, where should I send it?**
You can send us your documentation or estimate by post, fax or email. The details for each of these methods can be obtained from the claims handler dealing with your claim.
- 22. Details of my claim have been passed to the Verification Team. Who are they and what is their role?**
The validation team are experienced claims handlers who work at esure. They will contact you to take full details of the loss and the amounts claimed. Once they have this, they will confirm how the claim will be progressed.
- 23. The Verification Team are handling my claim will this delay the process?**
No. The Verification Team will review all the details of your claim and then discuss it with you and agree how it will be progressed.
- 24. A loss adjuster has been appointed to deal with my claim, what will they do?**
The loss adjuster will control the claim costs and ensure that matters are progressed effectively. The loss adjuster may ask you to get estimates or appoint suppliers to repair / replace items where appropriate. We will review your claim with the loss adjuster on a regular basis to ensure that matters are progressing.
- 25. If the loss adjuster agrees a cash settlement for any part of my claim, who will issue this?**
The loss adjuster will tell us the agreed cash settlement and then we will send you the cheque.
- 26. What are the opening hours for the esure Home Claims?**
Our home claims department is open Monday to Friday from 8.00am to 7.00pm and on Saturdays from 9.00am to 1:00pm. Their telephone number is 0845 601 7072.
- 27. Who should I contact if I need assistance outside the claims department opening hours?**
You should call our 24-hour claims line on 0845 601 7072.
- 28. Who should I contact if I have a home emergency and I need a repairer?**
If your Policy Schedule shows that you have bought our home emergency cover, you should call the 24-hour home emergency helpline on 0845 601 7624. They will then arrange the repair subject to policy cover and limits.

Disclaimer

The answers to the above questions are indicative only. Timescales may on occasion take longer, depending on individual circumstances. Conditions and timescales are not legally binding.
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