

How to make a claim

We understand how distressing loss or damage to your home can be. We're here to make your claims experience as quick and hassle free as possible and this guide will tell you all you need to know about making a claim, as well as giving you some handy tips on how to reduce the risk of common mishaps.

Contents

2	Our commitment
3	Our step-by-step guide to making a claim
4	Who will manage my claim?
5	Protecting your home – hints and tips
7	Fighting fraud
7	Making a complaint

Our commitment

We take pride in the claims service we offer and believe it should be as straightforward and fair as possible. We recognise that any loss or damage to your family home and possessions can cause you a great deal of distress. When things go wrong, we're ready and waiting to help put them right. We're here when you need to make a claim – 24 hours a day, seven days a week.

At all stages of your claim we'll:

- Explain how your claim will be handled and tell you what you need to do.
- Provide assistance to help you make your claim.
- Consider, handle and settle your claim fairly and promptly.
- Let you know how your claim is progressing.
- Inform you if we can't deal with all or any part of your claim, and explain the reasons why.
- Handle complaints quickly and efficiently.



Phone numbers

Before you call, refer to your policy schedule and policy booklet to check whether you are covered.

For **home insurance claims**, call us on the phone number shown on your policy schedule or contact your insurance intermediary.

For **home emergency claims**, call AXA Assistance (UK) Limited on **0800 072 4680**

(provided you have selected buildings cover and this section applies to your policy. Tenants are not eligible for Home Emergency cover)

For **family legal protection claims**, call DAS Legal Expenses Insurance Company on **0117 934 0488** (if this cover is shown on your policy schedule).

All lines are open 24 hours a day, seven days a week. Calls may be recorded or monitored. Call charges will vary.



Easier to read information

Please call us if you are visually impaired and would like this document in Braille, large print or audio tape or CD.

Our step-by-step guide to making a claim

Step 1: Report to the police (if applicable)

Report the following to the police as soon as possible and get a crime reference number or loss report number if appropriate:

- Theft, attempted theft or loss of property.
- Any loss or damage caused by malicious acts, vandalism, riot, civil commotion, strikes or labour disturbances.

Step 2: Check whether you are covered

- Check your policy schedule, which lists the sections of cover you've chosen and any endorsements and excesses that apply.
- Refer to your policy booklet, particularly the section relevant to your claim. Please check:
 - Details of what your policy does and does not cover.
 - 'Claims settlement' at the end of each section – this tells you about any conditions that may affect the amount of any claim settlement.
 - All general exceptions and conditions.

Step 3: Gather your information

To help us process your claim quickly, it helps if you have the following information to hand:

- Your policy number.
- The date and time of the loss or damage.
- The police loss report number or crime reference number (if applicable).

We may request more information such as:

- The date and place of purchase, plus receipts, invoices, instruction booklets, valuations or photographs.
- The location of the property when it was lost or damaged.
- For damaged property, confirmation from a suitably qualified tradesman of the cause of damage and whether or not the item can be economically repaired.

We may not meet your claim, or settlement may be reduced, if you can't provide these details or if you do not tell us about the loss or damage as soon as reasonably possible.

Sometimes we, or an expert we appoint, may wish to meet you to discuss the claim, inspect the damage, or carry out further enquiries.

Make sure you don't throw away damaged contents. Store them in a dry place, as you'll need them to support your claim.

Step 4: Make a claim

For **home insurance claims**, call us on the phone number shown on your policy schedule or contact your insurance intermediary. Alternatively you can log on to legalandgeneral.com/makingaclaim to register your claim online.

For **home emergency claims**, call AXA Assistance (UK) Limited on **0800 072 4680** (provided you have selected buildings cover and this section applies to your policy. Tenants are not eligible for Home Emergency cover).

You should always immediately contact the emergency services or the public supply authority if there's an emergency that could result in serious damage or danger. Suspected gas leaks should always be reported to the **National Gas Emergency Helpline** on **0800 111 999**.

For **family legal protection claims**, call DAS Legal Expenses Insurance Company on **0117 934 0488** (if this section is shown on your policy schedule).

All lines are open 24 hours a day, seven days a week. Calls may be recorded or monitored. Call charges will vary.

Step 5: What happens next?

- If your claim is accepted, we'll agree actions on the initial call and keep in touch by phone, SMS or e-mail to let you know what's happening.
- We may appoint a specialist to visit you, in which case we'll let you know.
- Complicated claims, such as those for subsidence, may take longer than others to complete. If that's the case we'll give you the name of a personal contact who'll keep you informed about progress.
- We may offer repair or replacement through our approved suppliers. If you prefer to use your own tradesman, or receive a cash settlement for replacement goods instead, we'll need to agree this with you beforehand. Any payment will generally not exceed the discounted amount we would've paid to our chosen supplier.
- We may refuse to agree costs that are incurred by you before our agreed consent is given or for damaged items that are disposed of before inspection.
- We try to make the claims process as sustainable as possible and will repair your property wherever it makes economic and environmental sense to do so.

Who will manage my claim?

Below you'll find a brief description of who'll be involved with your claim, depending on the type and complexity of the claim.

Case managers

Our case managers will take full details of the incident, and will manage and settle your claim as quickly as possible.

Complex case managers

If your claim involves complex issues, the case manager will pass your claim to our Complex Claims Team and our technical specialists will use their expertise to manage your claim, including liaising with you and any other parties involved.

Suppliers

We have access to a wide range of specialist suppliers who can assist with the repair or replacement of your damaged property. We maintain a list of suppliers that reflects the needs of our customers.

Loss adjusters – property

For property claims, we may ask our loss adjusters to manage your claim on our behalf. Typically the loss adjuster will investigate the claim and will:

- contact you to arrange an appointment
- provide advice regarding emergency repairs that may be needed
- explain what's likely to be covered by your policy
- agree the extent of the loss with you
- agree how the necessary repairs or replacement of goods will be carried out.

In many cases, the loss adjuster will be authorised to agree the final amount of your claim with you, and discuss your payment requirements.

The loss adjuster will always contact you before visiting, and will be there to give you full support throughout.

Loss adjusters – liability

For legal liability claims, we will often ask our loss adjusters to investigate the alleged incident. Typically, the loss adjuster will investigate the claim, and will:

- make enquiries with witnesses
- assess the accident scene
- offer an opinion on legal liability
- ask to see documentation related to the incident.

The injured person or affected property owner may be legally represented, and may seek compensation, so it's important that the claim is dealt with quickly. Because of this, it's important that you help the loss adjuster with their enquiries – this will also help to reduce the overall cost of the claim.

The loss adjuster will always contact you before visiting, and will be there to give you full support throughout.

Solicitors

It may be necessary for us to appoint solicitors for specialist legal advice. The two main areas that solicitors help us with are:

- defending and negotiating legal liability claims on your behalf
- recovering our costs paid out on claims.

Your co-operation and help will improve their chances of success.

Protecting your home – hints and tips

Our home insurance covers the costs of unexpected loss or damage. However, it doesn't cover:

- wear and tear
- maintenance costs e.g. loose roof tiles
- damage that happens over time e.g. damp, rot and damage from vermin.

It's a condition of your policy to prevent loss or damage and to keep your property in good condition.



Our hints and tips can help you reduce the risk of some of the most common incidents happening. Always be cautious when undertaking any DIY task that you're not fully familiar with as you could injure yourself or those around you, seek professional help where required.

Floods

Floods can cause extensive and irreversible damage to your home and personal belongings. If your home is in an area prone to flooding you should talk to us about the flood provisions in your buildings and/or contents insurance to ensure you have adequate cover. It's very important that you know:

- what you're covered for; and
- what preventative measures we expect you to take.

Make sure you advise us of any recent or planned flood defences in your area. Your local council and/or Environment Agency should be able to provide you with this information.

Be prepared

If your home is in an area prone to flooding, plan ahead and be prepared with these tips:

- Keep a stock of filled sandbags handy to help seal your doors – your local council may provide these.
- Flood damage could wipe your computer's hard drive. Make sure you back up your computer to avoid the loss of any sentimental material, such as family photos.
- Make sure that all valuables and copies of important documents (for example, your insurance policies and bank details) are locked safely away, preferably in a waterproof container kept on an upper floor.
- Consider installing flood defence measures such as door barriers, airbrick covers and raised electrical sockets, in parallel with a property-level flood risk survey.
- Prepare a home emergency kit containing:
 - A first aid kit
 - A torch
 - A portable radio
 - Spare batteries
 - Bottled water and canned food
 - Portable cooking equipment and utensils
 - Blankets, waterproof clothing and rubber boots
 - A list of local emergency numbers (e.g. the council)
 - Your insurance details.

Home maintenance

When carrying out home maintenance keep flood protection in mind. Use flood resilient materials, for example choose tiles instead of carpets, and keep units and electrical sockets above ground level where possible. Use your local directory to find specialist companies that can install flood protection measures in your home.

In the event of extreme weather

If you believe your home could be at risk of flooding:

- watch the news, check the internet or listen to local radio for flood warnings.
- roll up carpets and take them upstairs.
- move as many items as you can upstairs, such as furniture, family heirlooms and important documents.
- move your car to higher ground.
- lift curtains and secure them over the rails to keep them away from the floor.
- block the doors with sandbags.
- turn off water, electricity and gas at the mains.

For help and advice during a flood, call the Environmental Agency's Floodline on 0345 988 1188 or tune into a local radio station. If the authorities advise you to evacuate, follow any instructions they give leaving your home as secure as possible.

Burst and frozen pipes

Some of the most common claims we receive involve incidents caused by escape of water in the home. Escape of water can cause considerable damage to your home and cost £1,000's to repair. Follow our do's and don'ts below to help keep your home safe.

- **DO** check insulation and lagging on your water pipes and tanks. Take extra care with any pipes outside or in your loft.
- **DO** find out where your stop tap is so you can switch the water off if a pipe bursts.
- If despite your precautions, your pipes do freeze:
 - **DO** turn off the water at the main stopcock;
 - **DO** switch off the central heating and immersion heater; and
 - **DO** open the tap nearest to the part of the pipe you think is frozen so water can flow through once melted.
- **DON'T** switch off your central heating if you go on holiday during the winter. Keep it on low and your loft hatch open so warm air can get to your pipes. If you want to leave your heating off you'll need to drain your whole central heating system and switch off the water supply at the mains.

Theft

- **DO** install window locks on ground floor windows and all accessible first floor windows and deadlocks on all external doors. Check doors are in good condition and have toughened glass.
- **DO** lock all windows and doors when you leave home, even for a quick trip.
- **DO** ask someone to keep an eye on your home and pick up your mail if you go on holiday. Cancel your milk and paper delivery.
- **DO** make your home look as if someone is in by leaving lights or a radio on when you're out.
- **DO** mark valuable items with your postcode and house number using special security markers.
- **DO** join a neighbourhood watch scheme and/or have a burglar alarm installed.
- **DON'T** leave sheds or outbuildings unlocked.
- **DON'T** hide keys under flowerpots or garden ornaments. Always keep keys out of sight.
- **DON'T** let strangers into your home without proof of identity. Fit a door safety chain or a spyhole.

Further advice is available from:

- your crime prevention officer at your local police station;
- a member of the British Locksmiths Association; or
- www.homeoffice.gov.uk

Leaks

- **DO** check radiator valves regularly for leaks.
- **DO** check the fitting and working order of your washing appliances.
- **DO** check your overflows on toilets, water tanks and central heating header tanks regularly. At the same time you can check that your ballcock valves close and the ball sits correctly.
- **DON'T** forget to check your roof for missing or loose tiles. Repair any damage to prevent leaks.
- **DON'T** forget to check and clear your gutters regularly. Repair any damage so water does not leak into your home.
- **DON'T** ignore patches of damp, mildew or mould. Get them checked to stop gradual leaks from damaging your home.

Fire

- **DO** fit a smoke alarm on each floor of your home to give early warning of fire. Test your alarms regularly.
- **DO** sweep chimneys of open fires once a year to stop soot building up, which can cause fire or brickwork damage.
- **DO** take extra care when cooking with hot oil and keep matches out of reach of children in the kitchen.
- **DO** always ensure you stub out cigarettes properly.
- **DO** agree a fire escape plan with your family. You'll need to know where you keep the door and window keys and how you'll get out. If there's a fire, get everyone out and call 999. Your local fire service may offer a free fire safety visit. Find out more at www.gov.uk/firekills
- **DON'T** overload electrical sockets. Remember to switch them off at night and unplug all your appliances if you go on holiday.
- **DON'T** leave burning candles unattended. Keep them away from children, put them in secure holders, on a surface that cannot burn, and away from anything that could catch fire.
- **DON'T** smoke in bed.
- **DON'T** buy unbranded chargers. Incompatible chargers may overcharge and cause a fire.
- **DON'T** leave devices charging beyond the manufacturer recommended charging time. Always switch chargers off at the mains when not in use.

REMEMBER

- Have a gas check once a year. A Gas Safe registered engineer should check that your boiler, radiators and gas appliances are safe and working properly.
- Check your trees and shrubs. If you have big trees ask a tree surgeon to look at them. Think carefully about where you plant any new trees or shrubs so the roots don't damage your home.
- Check your loft regularly for squirrel and wasp nests. If you find any, have them removed.

Fighting fraud

False and inflated claims lead to increased costs for honest customers as they result in higher insurance premiums.

A person is committing fraud if they:

- knowingly make an untrue or misleading statement about their circumstances or their claim; or
- fail to give us information we ask for; and
- intend to make a gain or cause a loss to someone else, for example their insurer.

If fraud is established we will:

- not pay the claim
- cancel your cover without any return premium
- be entitled to recover the amount of any claim we have paid
- recover any investigation and legal costs
- inform the police, other financial services organisations and anti-fraud databases e.g. CIFAS, CUE and Hunter.

Our complaints procedure

We always aim to treat you with fairness, courtesy and respect for your insurance needs, and we'll keep you informed. This commitment also includes dealing with any complaints you might have in a straightforward, helpful way and as quickly as possible.

If you have a complaint other than home emergency and family legal protection:

Please contact us quoting your policy or claim number.

You should address your complaint to the address or telephone number shown on your policy schedule or last renewal notice.

If you have a complaint in relation to Home Emergency Cover:

Please contact AXA Assistance (UK) Limited quoting your policy or claim number (provided you have selected buildings insurance and this section applies to your policy).



01737 815 913 (lines are open Mon–Fri 9am–5pm) Calls may be recorded and monitored.



homeemergencycomplaints@axaassistance.co.uk



Customer Relations, Home Emergency Inter Partner Assistance SA, The Quadrangle, 106–118 Station Road, Redhill, Surrey RH1 1PR.

If you have a complaint in relation to Family Legal Protection:

Please contact DAS quoting your policy or claim number (if this section is shown in your policy schedule).



0370 050 1575 Calls may be recorded and monitored. Call charges will vary.



Customer Relations Department, DAS Legal Expenses, Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

If you remain dissatisfied, you can complain to:



Financial Ombudsman Service, Exchange Tower, London E14 9SR.



0800 023 4567

0300 123 9123



complaint.info@financial-ombudsman.org.uk
financial-ombudsman.org.uk

Making a complaint will not affect your legal rights. For further information about your legal rights, please contact your local authority Trading Standards department or Citizens Advice Bureau.



legalandgeneral.com/makingclaim

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