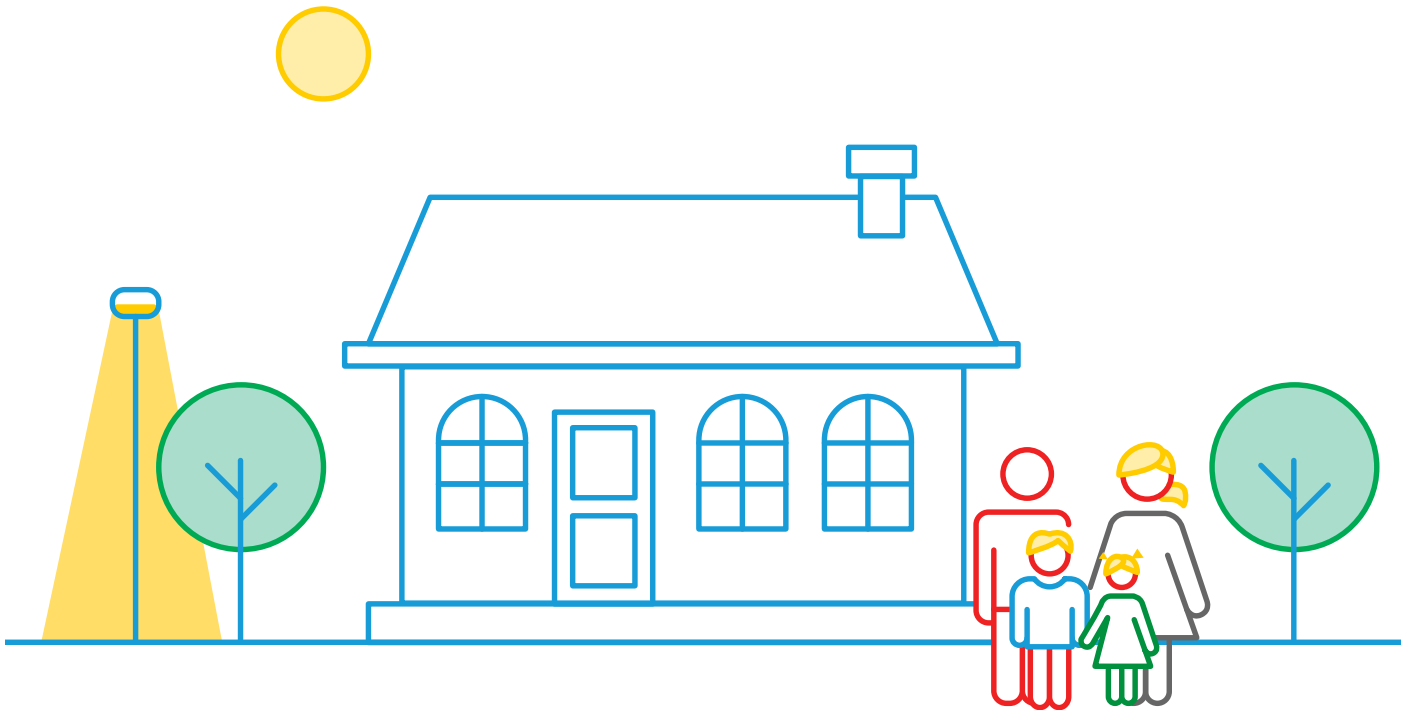


Escape of water



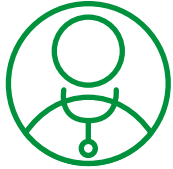
WHAT HAPPENS ONCE YOU'VE LOGGED YOUR CLAIM

On average, an escape of water claim can take a number of months to process. Here's what you can expect after you make that initial phone call. When logging your claim, it's vital that all the information you give us is correct – any false information may be passed onto fraud prevention agencies.



KEEPING YOUR DAMAGED ITEMS

It's important that you don't throw water-damaged items away. Take photographs of the damaged area before inspection, make your own notes and store items in a dry place to be inspected at a later date.



VISIT FROM OUR SPECIALISTS TO ASSESS YOUR LOSS

If we are unable to validate the claim based on documentation you've sent us, we'll arrange for a surveyor to visit your property.



ASSESSING THE COST OF REPAIRS

Once your claim is confirmed, the surveyor will calculate a list of repair costs. Our builder's rates may differ from private quotes. If necessary, we'll arrange alternative accommodation for you as a priority.



TRACE AND ACCESS & FIND AND ACCESS

If you have Trace and Access or Find and Access cover, we'll also confirm reasonable costs to repair any damage caused by locating and accessing the leak. However, this cover doesn't include the costs of repairing plumbing.



SETTLEMENT OPTIONS

If your claim is covered, the surveyor will explain the settlement options available to you; cash settlement, part-settlement, a contribution, access to our specialist building repair network or the option to withdraw your claim. The excess on your policy may be payable from this point. If a third party is responsible for the leak, we'll try and recover the costs of claim and excess from them and reimburse you.



CASH SETTLEMENT

If you choose cash settlement, the payment will be with you within seven days of agreeing the settlement amount minus your excess.



SPECIALIST BUILDING EXPERTS

If you so choose, our specialist building repair network will contact you to arrange a visit. If multiple contractors are needed, this may take a while to organise. Your excess is payable at this point.



ASBESTOS TESTING

If our surveyor thinks the damaged area contains asbestos, we'll need to carry out tests and arrange for it to be safely removed.



THE DRYING PROCESS

Before repair works can start, the area needs to be dry. This can take several weeks - we'll make regular appointments to monitor the progress. Running costs of the drying equipment will be reimbursed to you as part of your claim.



CARRYING OUT THE RESTORATION WORKS

Once dry, the restoration works can begin. The length of time the work takes varies depending on the extent of the damage. Our Repair Network can answer any questions you have at this stage.



COMPLETING YOUR CLAIM

When works are finished, and items have been repaired or replaced, your claim will be complete. For peace of mind, our buildings repairs have a two-year guarantee. Contents repairs have a one-year guarantee.

From that first phone call to completion, we'll ensure our dedicated team of specialists are on hand to help guide you through every step of the process.

FIND OUT MORE

<https://www.legalandgeneral.com/home-insurance/making-a-claim/> or

<https://www.legalandgeneral.com/home-insurance/making-a-claim/faqs/>

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