

# THE CLAIMS PROCESS

## understanding what happens next

Every insurance claim is unique. While some - like a windscreen repair - are simple and quick to resolve, others can be more complex and take longer. To give you a clearer picture, here's a step-by-step guide to how a typical claim might unfold.

### 01. The incident occurs

A loss, damage or liability event happens (e.g. theft, fire, accident or injury).

### 02. Report the incident

If it's a motor claim, contact the claims line 24/7 on 01227 285 540 (option 2). For other claim types, please inform your insurer's claims team directly.

Provide key details: date, time, location, nature of incident and any actions taken.

### 03. Evidence is gathered

Collect supporting documentation including:

- Photos or videos of damage
- Witness statements (if applicable)
- Police reports (if applicable)
- CCTV or dashcam footage (if applicable)
- Inventory or asset records (if applicable)

### 04. Complete a claim form

You may be asked to provide a claim form. Fill it out with accurate and complete information and submit it with your evidence.

### 05. Your claim will be assessed

Your insurer reviews the claim and may appoint a loss adjuster or investigator. They may request additional documents or visit you to assess physical damage in person.

### 06. A decision is made

If approved, the insurer will confirm the settlement amount or repair/replacement terms. Payment is made or services are arranged according to your policy.

### 07. Post claim review

Your insurer may review the impact on your policy or future premiums and risk management advice may be offered to help prevent future claims.