

# your guide to making a claim

CARE INSURANCE

CHARITY INSURANCE

COMMERCIAL INSURANCE

EDUCATION INSURANCE

HERITAGE INSURANCE

NURSERY INSURANCE



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**This guide does not give details of your specific policy cover. Please check your policy schedule for details of your cover**

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## Feedback

At Ecclesiastical we are committed to providing the highest possible customer experience. If you have any comments or suggestions we would love to hear from you.

Please contact us on **0345 603 8381** 24 hours a day, 7 days a week or at **[www.ecclesiastical.com/claims](http://www.ecclesiastical.com/claims)**

## Making a claim

You can make your claim in any of the following ways

**For general claims, call us on**

**0345 603 8381**

24 hours a day, 7 days a week

If you have hearing difficulties and will find it difficult to use this service, please call between 8am and 6pm, Monday to Friday when we'll be able to help you. Or claim in any of the other ways we provide.

**For window or glazing claims, call Glassolutions Installations**

**0800 47 47 47**

24 hours a day, 7 days a week

**For legal expenses claims, call DAS Legal Expenses Insurance Company**

**0345 268 9124**

or, if calling from abroad

**+44 (0) 1452 875 925**

24 hours a day, 7 days a week

**Claim online at**

**[www.ecclesiastical.com/claims](http://www.ecclesiastical.com/claims)**

**Email**

**[commercialclaims@ecclesiastical.com](mailto:commercialclaims@ecclesiastical.com)**

**Fax**

**01452 380 281**

### Information in this guide

We have prepared this guide in good faith. The information in it is based on our understanding of current law and practice.

Neither Ecclesiastical Insurance Office plc nor any of its subsidiaries accept any liability whatsoever for any errors or omissions in this guide that result in injury, loss or damage, including financial loss. It is the responsibility of the Insured or any person to ensure that they comply with their statutory obligations.

Any interpretation or implementation of this guide is at the sole discretion of the reader.

# The Ecclesiastical claims difference

At Ecclesiastical, we like to keep claims simple.

When you claim, we'll look at your cover to see how we can best compensate you. We'll work swiftly and deal with your claim fairly. If we can resolve your claim when you first contact us, we will. But if it's a little more complicated, we'll make sure you always know what's going on. We'll also give you direct access to the expert claims handler dealing with your claim, who will be able to make key decisions about your claim.

We'll take a proactive approach to protecting your interests against third party legal liability claims and we'll always consult you before making any admission of liability.

If you have any queries at any point during your claim, please get in touch with us straightaway.

## Our claims promise

- We're here when you need to make a new claim – 24 hours a day, 7 days a week.
- You can claim by telephone, by email, or online. You can also fax or post your claim if you want to.
- We'll respond to your claim within one working day of you making it.
- We'll give you the name and direct contact details of the person who is handling your claim, so you always know who to talk to with any questions you may have.
- We'll pay your claim within four working days of agreeing the amount. You can choose whether to have the money paid straight into your bank account, or by cheque.
- We'll make your claim as simple as we can.

## 97% customer satisfaction – with 90% extremely or very satisfied

People only really get to know their insurer when they make a claim. That's why we're dedicated to ensuring the highest levels of customer satisfaction.

Our 97% customer satisfaction score among customers who make a claim is not enough for us, which is why we're proud that 90% say they're extremely or very satisfied with our claims service.

Based on responses to Ecclesiastical's claims satisfaction Survey 2013



# Property claims

If you need to claim, please do so as soon as you can.

This will help us to give you the best possible claims experience.

You don't need to fill in a claim form – just contact us in one of the ways we've listed on page 2.

## What we'll need to know

If you make a property claim, we'll need to know:

- your policy number
- when, how and where the loss or damage occurred
- details of your broker (if you have one)
- your VAT status (if applicable).

If your claim involves theft, malicious damage or accidental loss, we'll also need to know:

- when you notified the police
- your crime or loss reference number
- details of the police station that's dealing with the incident.

## What happens after you claim

Once we've discussed the circumstances of your claim with you, we'll check your policy cover to see how you're covered. Then we'll guide you through the next stage of your claim, so you know exactly what to expect and when. You'll be responsible for paying the excess.

## Types of claims

We've given details on the seven main types of property claim in this section:

- damage to buildings
- damage to windows or glazing
- loss, theft or damage to contents
- major loss
- business interruption
- subsidence
- theft of metal.

### Damage to buildings

If the repairs you need are straightforward, we may be able to authorise repairs or agree a cash settlement on the basis of an estimate that you provide. If this is the case, we may ask you to supply a detailed estimate for the work so that we can consider settling your claim on the basis of that estimate.

If you have trouble finding a contractor, please contact us. We can use our contractor network to carry out the necessary repairs. They will then invoice us directly – making it easier for you.

For less straightforward claims, we may need to make further investigations. For example, if there is unexplained damage to an old wall or underground drain it may be difficult to find the cause of the damage. If this is the case, we may instruct a specialist firm to carry out surveys and reports before we make a decision on your claim.

There's more information on our specialist suppliers on page 10.

### Damage to windows or glazing

If your windows, glazing or frames are damaged, please call Glassolutions Installations free on **0800 47 47 47**.

Glassolutions Installations will repair or replace the damaged items and then invoice us direct.

You'll be responsible for paying the excess. If your business is VAT registered, you'll also be responsible for paying any VAT.

### Loss, theft or damage to contents

We'll ask you to supply us with details of the items that you're claiming for.

Depending on what's most convenient for you, we can either:

- use our supplier network to help you repair or replace the items; or
- ask you for original purchase receipts and repair or replacement estimates so that we can assess your loss before we propose how to settle your claim.

The kind of items we can arrange repair or replacements for include:

- cameras and associated equipment
- carpets
- computers and associated equipment
- electrical goods
- garden equipment.

### Major loss

If you're unfortunate enough to suffer a major loss, your claim will be handled by a technical claims handler with the appropriate knowledge and experience to support you. We will appoint an individually selected loss adjuster and will look to build a strong team involving all parties to make sure your claim is dealt with quickly and that you are fully involved.

### Business interruption

If you suffer property damage that affects the smooth running of your business, it's essential that you tell us straightaway. You should do this whether the business interruption follows the damage immediately or happens later.

Claims for business interruption can be complicated and we'll often ask specialist loss adjusters or accountants to help you manage and calculate your loss. They'll also provide you with the support you need to present your claim.

We'll usually need access to your financial records and details of any costs you incur. You'll be able to discuss the claims process in more detail with us or our experts.

#### ... with Heritage Insurance

With heritage buildings, repairs may take longer than normal due to the specialist skills that may be needed. We'll be happy to talk to you about your plans for maintaining your income during the repairs.

#### ... with Care Insurance

We'll do our best to make sure that any repair work needed causes the minimum amount of disruption.

We'll do all we can to minimise disruption to residents as it's likely that any disruption will be unsettling to them. It's also likely that their friends and families will be concerned: some may well live far away and may not fully appreciate the difficulties you're facing and the measures you're taking to resolve them.

It's important to make sure everyone understands what's happening. We encourage you to communicate with everyone that's likely to be affected – including friends and families. If people understand the problems, the steps you're taking to resolve them and the timescales, they're likely to be much more understanding and supportive about what's going on.



## Subsidence

### What is subsidence?

Subsidence happens when soil movements cause the foundations of a building to sink. About 75% of subsidence claims are for properties built on clay soils.

Some obvious signs of possible subsidence:

- new cracks in the corners of rooms
- new cracks above door or window lintels
- doors and windows starting to jam.

### What happens when you make a claim

We'll arrange for a structural engineer, or a building surveyor from an independent firm of loss adjusters to visit you as soon as possible.

### Investigation and monitoring

The engineer or surveyor will investigate the exact cause of the damage to make sure any repairs are appropriate. As part of the investigations, it may be necessary to dig trial holes to examine the foundations, take soil and tree root samples, and survey the drains around the property.

It's vital to find out how quickly and in which direction, the building is moving. It's likely that monitoring studs (called tell tales) will be fixed to the cracks and the engineer or surveyor will take measurements to monitor the movement.

### What repairs will be carried out?

The engineer or surveyor will normally provide you with a draft schedule of all structural repairs, including any decoration work that may be necessary. After you have approved the works, and agreed the schedule, we'll ask suitable builders to quote for the work.

You may have heard about underpinning to strengthen foundations in cases of

subsidence. This is generally a last resort when all else fails. The vast majority of subsidence problems can be resolved by addressing the underlying cause, such as tree roots that are taking moisture from the clay causing it to shrink, or leaking drains that are washing away supporting soil.

### How long will the claim take?

Subsidence claims can take some time to complete – particularly if the property has to be monitored to assess the damage. This is because it's essential that we identify the cause of the movement before we take action so that the cause of the subsidence is correctly identified and rectified.

### Theft of metal

Please check your policy schedule for details of your cover. If you suffer a theft of metal loss, you should immediately:

- notify the police – this is also a condition of your cover
- call us to report the loss.

We'll advise you of the claims process and may arrange for the damage to be inspected. We're happy for you to carry out emergency repairs to minimise any damage to the property.

For more guidance on theft of metal, please go to:

[www.ecclesiastical.com/theftofmetal](http://www.ecclesiastical.com/theftofmetal)

## How to deal with incidents affecting your property

There are some important steps you can take if you face an incident affecting your property:

- Talk to our appointed loss adjuster, supplier or us about measures you can take to mitigate further loss.
- If there is any chance that electrical sockets have come into contact with water, switch off the electricity at the mains.
- If your electricity is switched off following an incident, make sure that a qualified electrician checks the electrical installation before it is switched back on.
- If your gas has to be turned off, make sure that a Gas Safe registered tradesperson checks the gas supply before the gas is switched back on.
- Do not throw away any items until we or our loss adjuster tell you that it's ok to do so.
- Make a list of any damaged items that you need to throw away before you dispose of them. Take a note of make and model numbers and take photographs of any damage if you have a camera to hand.
- Wear appropriate clothing and gloves when handling anything that has been contaminated by smoke or flood waters. Remember floodwater often contains sewage, so take sensible hygiene precautions.
- Keep in regular contact with your customers and suppliers. You'll probably find that most will be prepared to be flexible to help you.
- Immediately report any criminal damage or theft to the police and keep a record of all details.
- Carry out any reasonable emergency repairs to protect your property from further losses. If you're unsure whether the cost of repair is covered under your insurance, call us on **0845 603 8381**.



## Legal expenses claims

Legal expenses cover insures you for the legal costs involved in pursuing or defending a claim. Legal costs include appointing solicitors, barristers and expert witnesses.

Our Legal expenses cover is provided by DAS Legal Expenses Insurance Company Limited (DAS).

### How to claim

Please report all claims for legal expenses directly to DAS. They'll advise you on your policy cover and explain how to pursue your claim

**Call DAS on 0345 268 9124**

or, if calling from abroad

**+44 (0) 1452 875 925**

Open 24 hours a day, 7 days a week.

### Free legal advice

You can contact DAS for free legal advice irrespective of your policy cover.

**Call DAS on 0345 268 9124**

or, if calling from abroad

**+44 (0) 1452 875 925**

Open 24 hours a day, 7 days a week.

# Legal liability claims

If you need to claim, please do so as soon as you can. This will help us to give you the best possible claims experience. You don't need to fill in a claim form – just contact us in one of the ways we've listed on page 2.

Always tell us about any incidents that may fall within your insurance cover, even if you think you're not responsible.

## What is a legal liability claim

As a business owner or employer you have legal responsibilities towards your employees and the public. As an occupier you have legal responsibilities towards the public and any domestic employees.

## What to do if an incident occurs

If any incident occurs which results in a person being injured or having their property damaged you must tell us as soon as is reasonably possible, even though a formal claim may not yet have been made against you. This is especially important if a serious injury occurs as you may need immediate help to protect your interests.

## What to do if a claim is made

The injured person or property owner's legal representatives will usually tell you about a claim. There are very tight timescales and procedures that we have to follow, so please tell us about the claim immediately and do not answer any communications which you receive from the third party or their representatives.

You can find out more information about the legal process by reading the Lord Jackson Reforms document found at [www.ecclesiastical.com](http://www.ecclesiastical.com).

Legal liability incidents and claims usually require detailed investigations and we'll need you to give our representatives and us as much assistance as you can.

What you need to do:

- Send us, unanswered, any communications that you receive relating to this matter. This could be a letter, email, court summons, legal statement or details of a conversation.
- Send us full written details and all documentation relating to the incident.
- Tell us who we can contact to make further enquiries.
- If in any doubt as to whether you need to report an incident to us, please call our claims department for advice and assistance.



The injured person or property owner's legal representative will usually tell you about a claim. It's very important that you do not answer any communications without discussing them with us first.

## What happens next

Once we've discussed the circumstances of the claim with you, we'll check your policy cover. Then we'll guide you through the next stage of your claim, so you know exactly what to expect and when.

During investigations into your claim, we'll:

- work with you to determine whether you're legally liable for the claim
- liaise directly with the injured person, property owner or their legal representative on your behalf
- where possible for injury claims, consider the benefits to all parties of rehabilitation to help the injured party in their recovery
- appoint a specialist solicitor to act on your behalf if legal proceedings are started
- keep you informed of all significant developments
- help you and offer guidance and support throughout your claim.

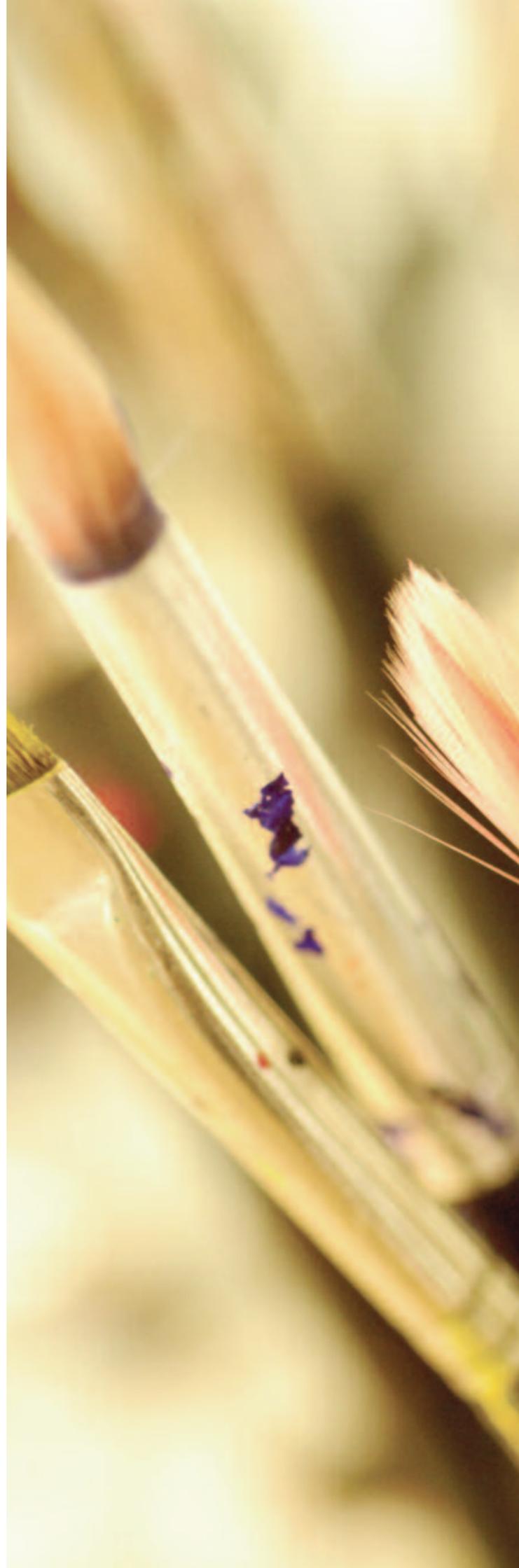
## Establishing liability

If you're legally liable, we'll negotiate the settlement of the claim as quickly as possible to avoid legal costs from escalating. If you're not legally liable, or only partially liable, we'll take steps to either defend or negotiate liability on your behalf.

## Managing risk in the future

Obviously, it's in everybody's interest to try to prevent a similar incident happening again. Whenever possible, we'll provide answers on how this can be achieved.

It's important to allow us to carry out all our investigations before you make any changes to the accident site – apart from immediate safety precautions. If you do plan to make any changes, please contact us first so that we can tell you whether it will affect the claim. It may be that, after taking some photos of the area, we'll be able to agree that you can go ahead with making the changes.



# People involved in managing your claim

This section gives a brief description of some of the people who may get involved in managing your claim.

## Claims handlers

We'll assign one of our claims handlers with the appropriate knowledge to manage or settle your claim at the earliest possible stage.

## Technical claims handlers

If your claim involves complex issues, the claims handler will pass your claim to our technical claims handlers.

The specialists will use their expertise to manage your claim, including liaising with you and any other parties involved.

## Property loss adjusters

For property claims, we may ask a loss adjuster 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.

## Liability loss adjusters

For legal liability claims, we will often ask a loss adjuster 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, such as accident book entries.

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.

## 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.



## Fighting insurance fraud

Bogus and inflated insurance claims lead to increased costs for honest customers through the need to charge higher insurance premiums.

Insurance fraud can range from individuals exaggerating a loss or making a false claim, through to organised rings spanning several insurance companies and crossing national boundaries.

### **Our policy on insurance fraud**

We believe that fighting insurance fraud is a responsibility we have to our customers, employees and the communities where we do business.

We will not pay a fraudulent claim.

We will spare no expense when fighting fraud.

### **Identifying insurance fraud**

Every member of our claims team can identify signs of fraud and is ready to help our customers and brokers fight fraud too.

### **Reporting your concerns about insurance fraud**

If you have any concerns or suspicions about insurance fraud, please call our Risk Manager on 0345 603 8381.

You can also call the Insurance Fraud Bureau on their free and confidential phone line: Cheatline 0800 328 2550.

## Making a complaint

We aim to provide the highest standards of claims service. However, if you have any reason to complain about the advice or service you receive, please contact our Claims Director.

### **How to complain**

You can make your complaint in writing or by phone.

Tel: 0345 603 8381

Fax: 01452 423557

Email: [complaints@ecclesiastical.com](mailto:complaints@ecclesiastical.com)

Write to:

Claims Director

Ecclesiastical Insurance Office plc

Beaufort House

Brunswick Road

Gloucester GL1 1JZ

### **How we'll handle your complaint**

We aim to acknowledge your complaint promptly, to resolve it quickly and to keep you updated. If it's appropriate, we'll contact you by phone to resolve your complaint.

You should receive our final response to your complaint within eight weeks. If we are still unable to give you a final response to your complaint after eight weeks, we'll explain why we cannot do so and tell you when we expect to be able to respond.

If you are not satisfied with our final response, or if we have not completed our investigations within eight weeks, we'll explain your right to take your complaint to the Financial Ombudsman Service.

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

This complaints procedure does not affect your right to take legal proceedings.

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Email

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Fax

**01452 380 281**



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