

## Substantial claims

In the case of substantial claims, whatever the cause, we will normally instruct a loss adjuster to visit you to discuss the claim in more detail. The loss adjuster will contact you within 24 hours to arrange an appointment.

The adjuster will agree the extent of the loss with you, and will also agree how the necessary repairs and replacement of goods will be carried out. They will explain what is likely to be covered by the policy and what you need to do, and will be available to give you more advice if you need it. They will also remind you about any excess that you are responsible for.

The loss adjuster is authorised to agree the final amount of your claim with you. They will discuss whether part or all will be paid to you, or direct to any builder or supplier who might have been involved. They will explain how you should pay any excess that applies to the claim. They will then send us a report setting out the payments we must make to settle your claim.

The timescale for dealing with this type of claim depends on the extent and type of the loss and damage. If building work is necessary, or goods need to be supplied, much will depend on the speed of this work. We promise to respond to new claims within five working days, and to future communications within 10 working days. Our aim is to pay claims within five working days of receiving the loss adjuster's report confirming agreement of the claim with you. We aim to improve on all these timescales.

## Our service standards and complaints procedure

If you have any suggestions on how we could improve our service to you, or if you are not satisfied with the way we dealt with your claim, please write to:

Chief Claims Manager  
Ecclesiastical Insurance Group  
Beaufort House  
Brunswick Road  
Gloucester  
GL1 1JZ.

If you would like to discuss your claim, or would like a copy of our full complaints procedure, please call our Claims Department on 01452 528533.



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Tel: 01452 528533  
[www.ecclesiastical.com](http://www.ecclesiastical.com)

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Property claims fax: 01452 381342  
E-mail: [claims@eigmail.com](mailto:claims@eigmail.com)

# Property claims



**ECCLESIASTICAL**  
INSURANCE YOU CAN BELIEVE IN

## How we will handle your claim

We are totally committed to providing you with a first-class service.

### We will:

- provide clear guidance;
- settle your claim promptly;
- keep you informed of your claim's progress.

### When you tell us about a claim, we will aim to:

- respond to new claims within five working days;
- respond to all other correspondence within 10 working days; and
- make payment to you within 4 days of you agreeing the amount.

Whatever type of loss you have suffered, you will want things to return to normal in the shortest possible time. Most claims we receive are handled by our own staff working with our contractor and supplier networks. However, some claims are better dealt with face to face rather than by letter or phone. In these circumstances, we may ask for the help of loss adjusters.

Whatever the size of the loss, we will give you guidance to help you through your claim, and make sure that the process is as smooth as possible.

This leaflet sets out the procedures we will follow for property claims. If you would like more information, please phone our Claims Department on 01452 528533.

## Approving claims

For us to deal with your claim, we need to check the policy cover. If you told us about a claim by phone, we will usually have been able to do this by discussing the circumstances with you.

If you didn't tell us by phone, we may ask you to fill in a claim form to give us the relevant details.

We need to investigate some claims further. Examples might be damage to an old wall or to underground drains, where it may be difficult to find the cause. In these cases, we instruct specialist firms to carry out surveys and reports before we are able to approve the claim.

## Damage to buildings

Because we believe it is quicker, and less trouble for you, we prefer to instruct a builder from our contractor network to carry out the necessary repairs. We will tell you and the contractor about any policy excess (the amount you must pay towards a claim) that applies and, when the repairs have been done, we will ask you to sign a satisfaction note. You must pay the amount of any excess to the contractor and we will pay the rest of the cost of repairs direct to the contractor.

If you would rather not use our contractor network, please contact us and we will be happy to discuss other arrangements.

## Glass claims

If your glazing or its framework is damaged, call free on 0800 474747. Our suppliers, Solaglas Windowcare, will arrange to repair or replace the damaged items.

They will invoice us direct, but you will be responsible for the excess.

## Loss, theft or damage to contents and personal belongings

Again, because we think it is easier for you, we prefer to use our supplier network.

If we believe the damage can be repaired, we will instruct a suitable specialist to examine the damaged goods and repair them, as long as this is economical. We will tell you and the repairer about any policy excess that applies to the claim and, when the repairs have been done, you must pay the amount of any excess to the repairer. We will then pay the balance of the cost direct to the repairer.

If goods are lost, stolen or damaged beyond repair, we can authorise an appropriate supplier from our network to contact you and provide an exact replacement or the nearest equivalent. We will tell you and the supplier about any excess that applies to the claim. You must pay this to the supplier before you receive the replacement goods. The supplier will invoice us direct, less the amount of any excess.

If you would rather not use our supplier network, please contact us and we will be happy to discuss other arrangements.

## How long will it take?

Our aim is to respond to claims within five working days, and all other correspondence within 10 working days. When we instruct contractors or suppliers, they will try to contact you on the same day they receive our instructions.

The overall time taken to settle a claim will depend on the extent of any work needed and whether the replacement goods are available, but we aim to settle claims within four weeks.