

# Claims 'How To' Property Accidental Damage

**Accidental damage cover deals with the cost of repairing damage that was sudden and not done on purpose. There needs to be a one off, single event which could not have been foreseen.**

## WHAT TO DO FIRST

In an emergency/out of hours situation, please refer to the James Hallam website or your policy documentation to find details of your insurers emergency contacts.

Take action to mitigate any further damage for instance clearing up debris, securing the property or stopping utilities as necessary.

Photograph the scene and any damage as soon as possible, ideally before dealing with it

Keep any damaged property or material in case your insurer wishes to inspect it

## REPORT THE CLAIM

Contact your James Hallam claims executive to notify the matter. You will need to provide the following information:

- When was the damage first discovered?
- Where is the damage, which specific parts of the property are affected?
- What kind of property is affected here and how has it been used?
- Did the damage occur in an occupied property?
- Outline any mitigation action taken so far.



## LOSS ADJUSTERS

Where damage to property is extensive your insurer may seek to use a loss adjuster to attend the property and assist with coordination and management of repairs.

A best placed contact, including their name, contact number and title will be needed to assist the adjuster.

## PROGRESSING THE CLAIM

If a loss adjuster is not used initially, the insurer will request details of your losses.

- **Contents:** If contents have been damaged the insurer will ideally require the original purchase receipts for the lost items or other evidence of ownership and specification. They will also ask for quotations for like for like replacement.
- **Building Damage:** Where there has been damage to buildings the insurer will seek an itemised quotation for repairs with a breakdown of labour and materials. Ideally two quotes for repairs should be provided to demonstrate that costs are competitive.

## BASIS OF SETTLEMENT

**Repair:** Repair estimates need to be approved by insurers. Any payment will be subject to your policy excess and VAT if you are registered. Payment can be made before repairs are completed in some situations.

**Replacement:** Again, generally, insurers will offer cash settlement for accidentally damaged devices, however, certain insurers may offer direct replacement or specific vouchers for some items such as mobile phones and computers. Check your policy wording and always inform James Hallam of your preference.

## LIMITATIONS OF COVER

### Policy Excess

Check your policy this is the amount you have to pay towards your claim.

### Policy Exclusions

Examples of common exclusions are noted below;

- Wear and tear, shrinkage and gradually occurring causes are generally excluded.
- Electrical breakdown or failure is commonly excluded.
- Vermin, insects and fungus.
- Faulty workmanship, or defective building materials
- Building work for alterations, renovations, additions and repairs

### Location/Territorial Limits

Your policy may limit cover for losses which occur on the premises or alternatively within a UK territorial limit meaning that contents taken abroad may require cover under alternative dedicated policies, such as travel insurance.

### Deliberate Acts

Damage needs to be accidental here so any evidence of intended damage either by yourself or others would either not be covered or considered under a different section of the policy such as any malicious damage cover.

### Other specific cover

If there are more specific perils on your policy the claim should be considered under this section. Any other insurance policies in place such as cover for specific electricals under a gadget policy may also need to be considered