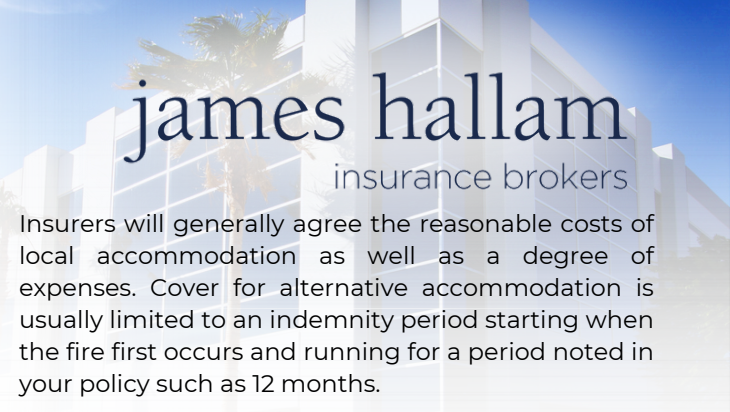


Claims 'How To' Property Fire



james hallam
insurance brokers

WHAT TO DO IF A FIRE HAPPENS

- Contact the emergency services immediately.
- Allow emergency services to deal with the fire fully before returning to the property - do not endanger yourself or others.
- Contact James Hallam as soon as possible to begin the claims process. Please also refer to our website to obtain details of the 24-hour helpline appropriate to your insurer and to get advice on the next steps and what will happen with your claim as it goes forward.
- Mitigate the potential for further damage to the property and others.
- If necessary, arrange emergency repairs to stop any damage getting worse. Keep evidence of any costs as this can form part of your claim.

LOSS ADJUSTERS

Where damage to property is extensive your insurer may seek to use a loss adjuster to attend the property and assist with investigation of the cause of the fire and to assist in the management of your claim. A best placed contact, including their name, contact number and title, will be needed to assist the adjuster.

Forensic investigators. In situations where the cause of the fire cannot be easily determined your insurer may employ a firm to forensically investigate the cause of the fire and report back to the insurer.

KEY INFORMATION

Provide the fire reference number and the report of the fire department regarding the fire if available.

Provide photographs of all damage to the property including contents and keeping in mind smoke damage which may be less immediately visible.

For affected contents try to provide a list of affected items with supporting information in respect of their original purchase and replacement value (on a like for like basis)..

ESTABLISHING COVER

The first step of the insurer will be to work out the cause of the fire either based on a fire report or via a forensic investigator if necessary. This will allow the insurer to say if the claim is covered or is subject to any policy exclusion or relevant warranty.

James Hallam will work with you to advise on any policy conditions which may be relevant to your claim and cover for a fire loss.

ONCE COVER IS CONFIRMED

Emergency contractors may be appointed or agreed by insurers to salvage and store contents, weatherproof and secure the property, check for hazardous material such as asbestos and generally make the property safe.

The insurer or adjuster may seek to appoint a qualified surveyor to put together a scope of works for the repair of your property. This will then go out to tender where various contractors bid for the work. In smaller value cases two quotations for comparative purposes rather than a surveyed and tendered scope of works would be required.

The contents claim will be considered subject to required evidence. Insurers/adjusters will require proof of ownership/age/make/design or specification with accurate replacement values. Certain items (as determined by your policy) will be considered on an "indemnity" basis, putting you back into the position you were in before the fire with a reduction for wear-and-tear on their value.

ALTERNATIVE ACCOMMODATION

If the property in question is residential and deemed uninhabitable as a result of the fire then the policy may provide cover for alternative accommodation. Uninhabitable generally means the property does not have working utilities or is without a useable bathroom or kitchen.

Insurers will generally agree the reasonable costs of local accommodation as well as a degree of expenses. Cover for alternative accommodation is usually limited to an indemnity period starting when the fire first occurs and running for a period noted in your policy such as 12 months.

BUSINESS INTERRUPTION OR LOSS OF RENT

Where commercial property or tenanted accommodation has been impacted and its use limited then it may be possible to claim for either business interruption or loss of rent. These claims will be subject to an indemnity period which will run from the date of the fire's occurrence and run for a policy-determined period such as 12 months. Business interruption will (subject to your policy) provide cover any shortfall in profits and potentially for any increased costs of running your business as a result of the event. The evaluated loss should be based on business forecasts, i.e. what would have been achieved by your business had the event not happened rather than simply the previous years' earnings. This should take into account influencing factors such as seasonal variations and planned expansion.

SETTLEMENT OF YOUR CLAIM

Depending on the severity and length of the repair process James Hallam may be able to facilitate interim payments during the course of the claim. When all repairs have been completed and costs agreed for contents and elements such as loss of rent, final settlement will be raised to you and any insurer costs such as loss adjuster fees will be settled and noted against the claim.

Settlement will be less your policy excess as specified in your policy documentation and VAT if you are able to recover VAT.

