

## Claims Service

We are dedicated with providing you with a simple and efficient service to report and manage all claims which may occur under your policies, whilst they are administered by us on your behalf.

You as the Client have a duty to disclose all incidents or circumstances which may give rise to a claim. These incidents should be notified immediately to us and/or the underwriting insurer immediately. No admission of Liability should be given to any third party and all correspondence must be passed on to us unanswered and without delay

### ***Claims Procedures***

#### **Notification:**

All incidents that may give rise to a claim should be notified to us immediately. Initial notification can be either verbally, by fax or post.


NB. Insurers impose very strict guidelines and timescales in which you must provide them with all details regarding a claim. Failure to follow these procedures and within the timescales stipulated may prejudice your insurers ability to either investigate your claim or to prevent legal action been taken out by a third party. Your insurers reserve their right in these events to deny policy liability.

Where losses involve injury or damage to employees, Third Parties or motor vehicle claims, witness details and statements should be obtained where possible.

#### **Serious Incidents:**

Many insurers now have the ability to deal with claims outside business hours and in cases of emergency. The contact details in each of these circumstances will be issued with your policy documents. However, in all other cases of major loss you can contact:

Chris Ellis  
(Director)  
TCF Ellis Ltd

 Tel/Fax: 01274 677404  
 Out of Working Hours: 07792 701465

## Claims Service - Continued

### **Police Notification:**

In cases of theft, malicious damage, riot damage, accidental loss, you have a duty under your policy conditions to notify the local police authority (including Local, Foreign Police Authorities, in situations where an incident has occurred abroad). In these circumstances a police crime reference number must be obtained.

### **Third Party Correspondence & Solicitors Letters (Including Court Proceedings):**

Please note that is a condition of your policy not to accept liability in cases where third party property (including motor vehicles) or injury has been caused.

Any correspondence, writ or summons received from third parties or representatives must be passed onto us, unanswered and without delay.

### **Repairing Damage to your Own Property/Vehicles:**

In many cases your insurers may wish to appoint their own repairer/supply to either repair or replace your lost/damaged property. In other cases your insurers may require you to obtain at least estimates from a different source for either repairing or replacing lost/damaged property. Therefore, please do not arrange for either the replacement or repairs of your damage/lost property until you have received authorisation to do so by either us or your insurers.

You may however, immediately authorise emergency repairs yourselves to make your property secure and safe. Full details of the necessary repairs must be retained as indeed must any damaged property for any possible future inspection by your insurers.