

# WHAT TO DO IF YOU SUFFER PROPERTY DAMAGE

The action you need to take if your property suffers damage will depend upon the exact nature and extent of the loss.

It is a requirement of insurers that ALL incidents of theft and vandalism be reported to the police. If you fail to do so, your insurer may refuse to indemnify you. When reporting the matter to the police, you should make a note of their crime reference and obtain full details of the police station to which the matter was reported, as well as the identity of the police officer to whom the report was made.

- A claim form should be completed as soon as possible and forwarded to H W Wood Limited.
- If your premises are insecure as a result of damage, immediate steps should be taken to make the area safe and/or to prevent further loss from occurring. In particular, broken windows should be boarded up and damaged locks replaced. Please ensure that all emergency repair invoices are retained, as your insurers will wish to see these.
- If the damage is fairly minor, insurers will normally deal with the claim by correspondence. H W Wood Limited will provide you with guidance on a case by case basis as to what sort of documentation will be needed.
- If the loss is a more serious one, you should telephone H W Wood Limited as a matter of urgency, and furnish them with brief details of the circumstances and an indication of the approximate size of the claim. They will then advise what further action needs to be taken. If appropriate, they will liaise with your insurers in order that a loss adjuster may be instructed.
- If a serious incident occurs out of hours, and urgent assistance is needed, you may contact a loss adjuster direct, if your insurer has nominated a particular firm to use in such circumstances.

The role of a Loss Adjuster is to obtain full details of the facts surrounding a claim. He will review any relevant documentation, and submit a report to the insurer providing an impartial comment on whether he feels that the policy terms and conditions have been complied with. Where appropriate, the adjuster will liaise with the police and/or Fire Brigade in order to ensure that reasonable steps are being taken by them to investigate any loss. The adjuster can also provide you with advice regarding loss mitigation, and may have access to specialist companies who can reduce the impact of a loss on your company.

This sheet has been produced for your general guidance only. It is not intended as an exhaustive document. For advice on individual matters or further information, please contact H W Wood Limited for assistance.