

## INSURANCE CLAIM PROCESS

If you need to make a claim for insured damage to your property, you should contact our Insurance Team as soon as possible by calling us on 0141 332 9225 or by emailing us at [insurance@speirsgumley.com](mailto:insurance@speirsgumley.com)

**If the matter is urgent, or health & safety is an immediate concern you should always call to notify the claim.**

When you contact us we will need the following information to ensure that your claim is dealt with swiftly:

- ⇒ **Client Name**
- ⇒ **Property Address**
- ⇒ **Development Number**
- ⇒ **Date of Loss** (or date first noticed)
- ⇒ **Cause of Damage** (i.e. water damage from burst pipe/storm damage to roof etc)
- ⇒ **Photographs of the Damage** (where possible)
- ⇒ **Estimate for Reinstatement** (if you are unable to source your own contractor, Speirs Gumley can provide you with details of someone suitably qualified)
- ⇒ **Your bank details** (to enable us to send you the claim payment)

When we have all the necessary details we will complete a claim form on your behalf and email this to the Insurer's representatives (Broker or Loss Adjuster relevant to your policy). We will also send you confirmation that we have issued the claim to the insurer.

The Broker or Loss Adjuster relevant to your policy will acknowledge your claim to us as agent within 72 hours and may proceed in one of the following ways;

1. **Request further information** from you in which case they/we will contact you by email/letter/telephone to request the information required. Subject to receiving the information from you this will be passed to Broker or Loss Adjuster within 7 days.
2. **Confirm authorisation of your claim** (your own nominated contractor) by email to us and we will then contact you to authorise your claim. You must instruct the contractor directly and pay the insurance excess directly to them. When your work is complete, you should send the contractors' invoice to us and we will send this to Broker or Loss Adjuster within 7 days. The Broker or Loss Adjuster will transfer the claims payment (less any excess) to our bank account within 10 days. If you have supplied us with your bank details we will remit payment to your account and send you notification of this. Please remember that if you have insurance premium arrears your claim settlement will be made under deduction of the arrears sum. If you are unable to supply us with your bank details we will issue payment by cheque, however, please note that a handling charge may apply.
3. **Confirm authorisation of your claim** (Speirs Gumley nominated contractor) by email to us and we will then contact you to authorise your claim. Please remember that if you have insurance premium arrears you must pay this sum to us before your claim is authorised by us to proceed. You must also pay any insurance excess directly to your Contractor. On completion of work the contractor will send their invoice directly to us, which must be accompanied by a "satisfaction note", signed by you, which we will forward to the Broker or Loss Adjuster requesting payment. When the claim payment is received we will make payment to the Contractor less any excess paid directly by you.
4. **Appoint a Loss Adjuster** - in the event a Loss Adjuster is appointed to inspect your damage, your contact details will be provided to them and they will call you to arrange an appointment. The Loss Adjuster will then proceed to handle the claim on behalf of the Insurer and will confirm authorisation to proceed to us, which we will communicate to you via email/letter. Settlement will be made as detailed above. In more serious or significant claims, a Loss Adjuster may take control of the entire claims process and manage this with our assistance.

General enquiries about the progress of your claim should be sent to [insurance@speirsgumley.com](mailto:insurance@speirsgumley.com). In the unlikely event that you need to complain about the progress of your claim please contact Head of Operations, Tracy McLenaghan, on 0141 302 1272 or [TMclenaghan@speirsgumley.com](mailto:TMclenaghan@speirsgumley.com).