



Embark Property Block Insurance Claims Guidance

Scope and purpose: A good client experience

Dependent on the scope of your claim, insurers will want information on precisely what has happened that's caused the loss. We aim to reduce this stress by talking you through the claim, gathering information over the phone and/or possibly by a visit from one of our qualified professionals. At the first stage we need to establish whether your problem is a claim or another issue such as wear and tear. Our calls are confidential and we only represent your interests in the claim. We work for you, not the insurers and want to secure the best result for you to get you back to a pre-loss position.

Notification of incident, loss or damage

When loss or damage under the insurance policy occurs, you should notify us of the incident as soon as possible. Any loss or damage caused by theft/burglary must be reported to the local police to obtain a crime reference number. Our contact details are:

- Within Business Hours (9am to 5pm, Monday to Friday): **0121 423 6200** or by email claims@hettleandrews.co.uk
- Emergency Contact for HA **One** Adjusting Services: **07960 923203**

Protection of damaged property

We recommend that you should take photographs of the damaged property before undertaking any mitigating work to protect the unaffected areas of your property. All pertinent evidence must be kept as close to the original state as possible so our team can get you the best settlement options. In the event that the damage was caused by a third party please let us know so we can ensure recovery of your excess and clear your claims experience. If in doubt, please call us to discuss.

Repair or replacement of damaged property

We have access to a UK wide repair network that can mitigate and repair your property which will be appointed at the outset of the claim. If you wish to find your own contractors please let us know immediately and forward to us, for consideration and agreement, any quotations for repair/replacement of the damaged parts before proceeding with the purchase or repair.

Preparation of claims documents

In order to speed up the claims process and ensure claims are accurately and thoroughly arrived at, we prepare and submit your claim to insurers. We ask that all documentation is forwarded to us so we can secure the best outcome for you. Due to our commercial relationship with your insurers, a loss adjuster will only be needed for claims in excess of £10k and as such we can secure swift indemnity.

Hettle Andrews and the negotiation of your claim

Your claim being accepted is only one of the hurdles you need to overcome. The difficulty with claims is to understand what everyone is doing but more importantly how much of your interest they have at the heart of what they are doing. The biggest problem we observe is that the odds are stacked against the policyholder on key decisions about their property and contents, which leads policyholders exposed to potential costs that they end up having to pay themselves for inadequate work undertaken by insurers. We prevent this from happening and explain to you all of your various options in order to best protect your interest and position. If in doubt, please call us to discuss.