

How can I respond to an insurance claim event?

If you work with a broker or deal directly with an insurer, you can contact them to respond to an incident. We manage many claims for our clients right from the start.

However, there are situations where immediate action could be required. Below is a guide on what steps to take if an event has just occurred and things could get out of hand!

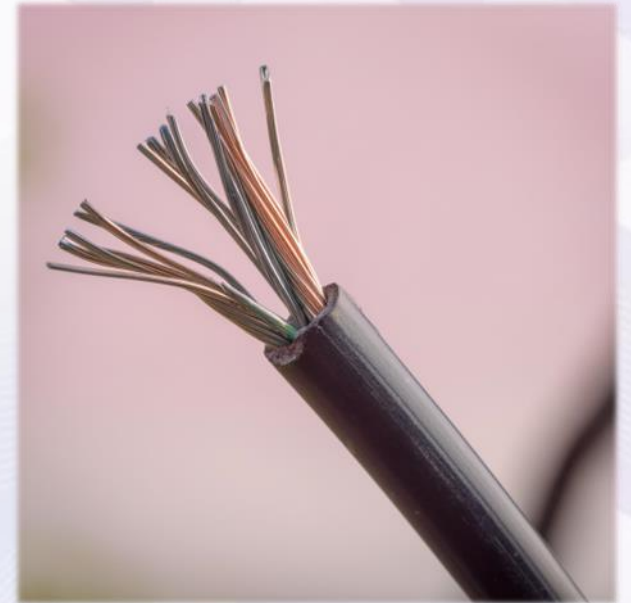


Make sure the area is safe



Some incidents can result in electrical wires becoming exposed or broken glass causing a health hazard, it is extremely important to make safe the area so that nobody will become injured.

Organise a make safe with a relevant contractor or through your insurance broker as soon as possible – Adapt has contacts for every trade if help is ever needed.



Prevent further damage

An unchecked burst pipe event may cause considerable further damage to skirting, cupboards, walls and flooring - so appointing a plumber to isolate the pipe will be viewed as a positive step by insurers. Taking practical steps to prevent further damage is in the interests of all parties - this action reduces the overall cost of a claim to the insurer and reduces the disruption to the tenant/owner, with fewer repairs needed following the event.



Substantiate the loss and provide evidence



This could be in the form of receipts, contractor quotes or invoices – photos if possible.

Pass all information onto your broker who will review this and lodge the claim accordingly.

Insurers need to know the cause of the damage and the date of loss, providing this information upfront will help them understand what has occurred and the extent of the loss.

Await Insurer liability and settlement determination

Once the Insurer has received and reviewed the necessary documents, they will advise whether the policy responds to the loss, and if so, provide a settlement offer.

Following the event, working closely with your broker to advocate on your behalf will ensure a fair and timely claim settlement, ensuring you get the best outcome possible.

