

Your guide to making a claim



- **Escape of water**
- **Theft and malicious damage**
- **Storm**
- **Impact**
- **Liability**
- **Subsidence**

Keeping claims clear and straightforward

When purchasing an insurance policy you do not know if or when you will need to make an insurance claim. We make it a priority to help get your property repaired and business back up and running as quickly as possible. We understand how important this is to you and will help process your claim in a timely and efficient manner.

In-house claims department

Making an insurance claim can be time consuming and challenging. Our in-house claims department are experienced at processing claims. We help take the pressure off by managing your claim, from putting together the documents, presenting the claim, tracking your claim to the end and also negotiating client-insurer disputes

Using this guide

In the event of a claim, it is essential to gather as much information as possible to progress to the next stage. This guide tells you what is usually required in various claim situations. These requirements may vary depending on your circumstances and insurer. If you would like further clarification or have any questions, please call our claims team.

Making a claim

To notify us of a claim or discuss a potential claim please contact our claims team and have the following to hand;

- Policy certificate or the post code of property
- Details of the loss (see Common types of claims)

Essential requirements

Once we have registered your claim we will provide you with a claim reference number and advise you of the next steps. This is usually to obtain/complete the following:

- Completed claim form (this can be posted to you or downloaded at www.stride.co.uk/claims)
- 2 x different estimates to repair the damage
- Photos of the damage
- If the claim notification is more than a month after the incident, the reason for the delay
- Any emergency invoices following the damage

Large claims

If your claim is over £5,000, insurers will often want to appoint a loss adjuster to assess the claim. We will confirm this once we have received your claim. If this is the case, your claim will be handled by the appointed loss adjuster directly. As your broker we will keep in contact with the loss adjuster to ensure the claim is progressing correctly. We will also intervene on your behalf should it be required.

Additional Information

If the claim is caused by any of the perils over the page, the Insurers will require some additional information to process your claim.

Common types of claims

Escape of water

The Insurers require the leak repair invoice to confirm the leak has been fixed and will not re-occur. If trace and access is being claimed for, please ask the plumber to provide a full breakdown of these costs.

Trace and access: insurers may pay to source the leak if it is not visible to the naked eye. Please contact us to arrange the authorisation from Insurers prior to going ahead with the work.

Theft and malicious damage

To enable an Insurer to pay a claim following Theft and/or Malicious Damage they will need to know that the crime has been reported to the police. We will require the following:

- The crime reference number
- Contact details of the police station the crime was reported to

Storm

When looking to agree payment for a Storm claim, the Insurer will need confirmed evidence that storm conditions occurred at the time of the damage. The Insurers are able to check weather records once the claim form has been received. The internal damage must have occurred due to a singular incident. If the damage has occurred over a period of time they will class this as wear and tear which is not covered by insurance policies.

Impact

In the event of an impact claim Insurers will look to indemnify you and then seek a recovery from the third party insurers, they will ask for the following;

- Third party contact details
- Vehicle details including registration number
- Motor insurance policy number (if available)

Liability

Liability claims can be the result of defective properties causing damage to a third party or a third party's possessions. If you receive a claim letter of any type please do not respond directly, instead please forward to us so that we can discuss the best approach with Insurers.

If you have a managing agent who is responsible for the up-keep of the property, please ensure you:

- Send us a copy of the freeholder and managing agent agreement/contract
- Immediately forward any correspondence for Stride Limited
- Immediately forward any correspondence addressed to your managing agent to Stride Limited

Subsidence

The insurer will normally appoint a loss adjuster to ascertain the cause of damage and advise your next step. The loss adjuster may request a structural engineer report for the property, if you have one.

Subsidence claims may need to be monitored over a year or longer to determine the best course of action. Sometimes tree roots can be a big offender of causing subsidence to your property or even a neighbour's property. If you are asked to remove a tree due to their roots, you should do this in order to prevent any liability claims against you.

Making a claim

Office hours

9am - 5pm Monday to Friday
(excluding bank holidays)

Telephone

023 9224 8770

Fax

023 9224 8799

Email

claimservice@stride.co.uk

Post

Stride Limited
Commercial Claims Department
Birch House
Parklands Business Park
Forest Road
Denmead,
Hampshire
PO7 6XP

Out of hours and emergencies

In the event of an emergency outside of our office hours, contact your insurer on the relevant number below. They will notify us of the claim as soon as possible.

Allianz Claims - 029 2038 6713

AXA Claims - 0870 900 0860

Ecclesiastical Claims - 0845 603 8381

LV= Claims - 0845 640 5170

Towergate Claims - 0844 892 0967

Zurich Claims - 0800 0567 999

Portus Claims - 01732 520 270

Our wide range of Property Insurance services

Stride offers high quality cover at prices our competitors cannot match on a wide range of products for property owners, such as:

- Landlords Legal Expenses & Rent Guarantee Insurance
- Tenant's Contents (included accidental damage to landlord's property)
- Residents Association Directors and Officers Liability Insurance
- Engineering Inspection and Engineering insurance
- Restrictive Covenant Insurance
- Tenant Referencing
- Home Emergency Solutions

Quote online at www.stride.co.uk or call **023 9224 8780**