



For any emergency. For our community.

How to make an insurance claim

If your home or belongings are damaged or destroyed by an insured event, such as a flood, fire, burst pipe or theft, contact your insurer as soon as possible.

The following tips can help make the claims process easier:



1 Read your policy and understand what is covered

When you buy insurance, take time to read your policy documents. This will help you understand what is covered and whether the policy meets your needs.

For example, some policies include accidental damage cover, while others may cover items away from home.

Home insurance covers many risks, including:

■ Flooding

■ Storm
damage

■ Fire

■ Theft

The exact cover will be explained in your policy documents. Home insurance does not usually cover damage caused by normal wear and tear or poor maintenance.

2 Contact your insurer quickly

Many insurers have a 24-hour emergency helpline that can provide advice and help start your claim.

If possible, save your insurer's contact details on your phone so they are easy to find in an emergency.

3 Prevent further damage

If it is safe to do so, arrange temporary repairs to stop the damage from getting worse.

It is a good idea to contact your insurer first for advice.

Keep any receipts for emergency repairs, as these may be included in your claim.

4 Keep damaged items and take photos

Do not throw away damaged items straight away.

Your insurer may want to inspect them before the claim is settled.

The only exception is if the items create a health risk, such as spoiled food.

If you need to dispose of damaged items, take photographs first. Where possible, keep samples of damaged materials such as carpets or fabrics.

5 Keep records

Keep copies of:

- photos and videos
- receipts
- repair estimates
- messages from your insurer
- your claim number



If you have any questions about your cover or a claim, it is recommended that you contact your insurer as soon as possible.



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