Making a Claim

Money

The steps, in order, and the mistakes that weaken a claim.

General process; the specifics are in your policy wording.

1. **Make things safe**
   Prevent further loss. Insurers expect reasonable steps.
2. **Report promptly**
   Many policies require notification within a set period.
3. **Document everything**
   Photographs, receipts, crime reference numbers, before any repair.
4. **Do not authorise work yet**
   Some policies require their approved contractors.
5. **Keep a written record**
   Dates, names, reference numbers of every contact.

WHY CLAIMS ARE REFUSED

Non-disclosure at purchase
Late notification
An exclusion that applied
Insufficient evidence of value

If a claim is rejected and you disagree, most countries have a free ombudsman service. Use it before accepting the outcome.