



## What you need to know to complete your claim form

### General Information

Our primary focus, as your insurance broker, is to act in your best interests at all times and ensure that your claim is settled in line with the cover provided.

For claims under a March Plus, Homecover, Homecover Elite, or Private Collection policy, your insurers allow TH March to act on their behalf in settling claims meeting agreed criteria up to certain pre-agreed limits under what is known as delegated authority. Operating in this way means that we are acting on behalf of the insurer. Where those limits are exceeded, then claims are referred to the insurer for a decision and when we do this we will be representing you in negotiations with insurers. I would stress that our primary focus as your insurance broker is to act in your best interests and ensure that your claim is dealt with fairly in line with the cover provided. If, however, you would prefer that insurers make all decisions on your claim, please let us know and we will refer the matter to them.

In some instances underwriters may require the appointment of a loss adjuster. If this is necessary we will inform you of this at the earliest opportunity and we will monitor the claim to ensure there are no unnecessary delays.

To speed up settlement of your claim, please ensure you send copies of all relevant documentation such as police reports for lost or stolen items, purchase receipts, estimates for repair or replacement etc.

Emergency work can be undertaken to make your property safe and secure but you should contact us as soon as possible to report the claim before continuing.

Ensure that lost or stolen property is always reported to the local police and a report number obtained.

### Service Standards

You can expect us to: -

- Answer the telephone promptly and deal with your enquiries quickly, efficiently and courteously.
- Obtain the answer to any question we cannot answer the same day or contact you with an agreed contact date and time if we are unable to obtain an immediate answer.
- Reply by telephone, letter or e-mail to all incoming correspondence within 5 working days.
- Where a Loss Adjuster is appointed by Underwriters we will check, at regular intervals, with both you and the Adjuster to ensure the claim is proceeding satisfactorily.
- Forward your authorisation letter within 5 working days of the claim being agreed by Underwriters.

### Complaints

Whilst we pride ourselves on the level of service we provide to our clients we do have a system in place to deal with any complaints you might have.

If you are unhappy with the way in which your claim is being dealt with you should contact us in the first instance on 01822 668000 to discuss the problem so we may try to achieve a satisfactory resolution.

If a satisfactory outcome cannot be agreed upon, you do have the option of a number of other avenues of complaint which are listed on your policy and will be advised to you. The complaints process is detailed within your policy document.