



We're here for you

Claims in action

Escape of water: 2017

Reserve - £20,000

On New Year's Eve a customer got in touch with us to report a leakage of water from the tank in the loft. The water had come from the loft through a bedroom and had caused damage to the living room as well, affecting the electrics.

As a result, the house was classed as unsafe. Our first job was to arrange alternative accommodation for them urgently, while our other priority was to make the electrics of the house safe.

Within an hour of the customer contacting us, our contractors were at the house dealing with the electrics. The house had to be emptied downstairs as quite a bit of the furniture was damaged by the water. Ceilings had collapsed too, so the clear up had to commence before the work started.

The customer was extremely impressed not only with the service, but the speed in which we dealt with it, especially considering it was New Year's Eve.



We're here for you

Claims in action

Fire: 2018

Reserve - Buildings £40,000, Contents £6,000

Alternative Accommodation £5,000

One of our customers was using a low level grill on the gas cooker to make toast. He removed the toast from the grill and went into the lounge to eat the toast - forgetting to turn off the grill.

After around 10 minutes he heard a popping noise coming from the kitchen. He got up to investigate and found the dining room beginning to fill up with smoke, which was coming from the kitchen.

He found the grill pan on fire, grabbed a towel and ran it under the kitchen cold water tap aiming to attack the fire, but within seconds the flames were more ferocious. He threw the towel in the direction of the cooker and made his escape by closing the doors to the kitchen and lounge, where he rang the emergency services.

The fire brigade attended and extinguished the fire.

Cause of damage: The grill pan having been left on heated up the fat/oil in the bottom of the pan and the vapours from the fat ignited.



We're here for you

Claims in action

Fire: 2018

Reserve - £35,000

Just before Christmas, we had a fire claim that had been started by a pair of hot straighteners being left on. A teenage daughter had left them on in her bedroom, which caused £35,000 worth of damage to the property. The bedroom was completely destroyed and the rest of the house was damaged internally through smoke damage.

We were able to agree the building repair scope and also the cleaning schedule on site with our contractors. This meant that what would normally be a claim with a typical 4 month turnaround, was completed far quicker – in less than 2 months.

The repairs were completed and the customer moved back in before Christmas.

24/7 emergency line

Our home emergency telephone line is open 24 hours a day, 7 days a week, and our Emergency Response Unit can also help customers in the worst affected areas.



We're here for you

Claims in action

Contents Accidental Damage: 2018

Reserve: £2,800

A customer telephoned to lodge a claim where her little son had opened a bottle of nail varnish and spilt it over the carpet. She was straightening her hair at the time and she shot up to try and grab the nail varnish off of him, but it was too late.

When she turned around, she noticed that the straighteners she had left on in her rush had scorched the arm of her settee.

She ended up having to submit two claims for Accidental Damage one for the carpet and one for the settee.

Network of approved contractors and national contents suppliers

Our fully approved, vetted and guaranteed contractors, from restoration and recovery suppliers to building contractors, offer outstanding services. Meanwhile, our reputable and local contents suppliers make it easy to replace contents on a new for old basis.



We're here for you

Claims in action

Personal Belongings: 2018

Reserve - £600

A customer telephoned to say that he had recently had his jacket stolen from the back of his chair whilst at his local pub.

He said he arrived at 7.30pm, but just before midnight when he was leaving he'd noticed that the jacket wasn't there. Unfortunately the jacket also had the keys to his home.

Fortunately he was covered, but personal items is often a module customers think they have covered but don't. In those circumstances, we frequently have to turn down claims.

Rapid settlement

We will settle lower value, lower complexity claims during the first call with the customer and without requesting paperwork. We also offer a choice of settlement options sent to customers via text and email.



We're here for you

Claims in action

Accidental Loss: 2018

Reserve - £1,334 not paid out in full

A forgetful customer called us to say that he had lost his hearing aid and that he wasn't sure where he had lost it.

Unfortunately for the customer he hadn't specified the hearing aid on the policy, so we weren't able to offer the full replacement value. However, we part settled the claim to the value of £1,334.00 with the customer, two days after he called to register the claim.

The customer was happy with the claims experience and how quickly we settled the claim stating "The service I had was very, very good."

Rapid settlement

We will settle lower value, lower complexity claims during the first call with the customer and without requesting paperwork. We also offer a choice of settlement options sent to customers via text and email.



We're here for you

Claims in action

Storm: 2018

Reserve – Claim declined

During January, whilst Storm Eleanor battered the UK, we received over 2,100 storm claims, which were mainly caused by the high winds. Due to our effective surge planning, we were ready for these and had our claims handlers and suppliers on hand ready to act.

One of our customers submitted a claim for storm damage to his roof, where water had entered via the bedroom. The issue seemed to be where the dormer joined the main roof. Utilising our supplier portal, we were able to arrange an appointment with the insured straight away, rather than him waiting for the supplier to call. The appointment was made the same day.

The assessor attended but unfortunately the claim was unable to be covered because of a breakdown in materials. The claim was declined on site as the assessor explained that the roof had reached the end of its natural life. Despite this, the customer was really grateful for the speed in which we attended, assessed and quickly sorted his own tradesman to repair the damage.

Regrettably we do have to decline some claims for areas such as maintenance or 'wear and tear', so it's vitally important that we make customers aware of key exclusions like this at point of sale.