

A guide to making a claim

Reporting Claims

Should you wish to make a claim or you feel that a claim may possibly be made against you please report the claim as soon as you are able as all insurers require full details of your claim within a reasonable period, many within 30 days of the claim occurring.

It is imperative that your policy's claim conditions be reviewed both at inception of the policy and immediately upon becoming aware of any circumstance which might give rise to a claim under the policy.

A general guide to claim reporting is included on this site, but this should not be construed as a replacement for the conditions within the various policy wordings.

Please note that if your policy is held in joint names and you have asked for any claims payments to be issued in the name of one party only; we will require written confirmation of agreement to this from the party whose name is to be omitted from the payment to enable us to satisfy legal requirements

All non-motor correspondence should be sent to:

The Claims Department
RKH Insurance Services
Woodlands
Manton Lane
Bedford MK41 7LW

Fax: 01234 408676

Or emailed to any of the RKHIS claims contacts

R K Harrison Insurance Services Limited

Woodlands, Manton Lane, Bedford, MK41 7LW, United Kingdom

T 01234 305 555 F 01234 408 676 E enquiry@rkhis.com

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Property Damage and Business Interruption Claims

Please report all incidents involving theft or malicious damage to the Police making a note of the Officer's name, station and the crime reference number.

- If any emergency repairs have to be carried out, please keep all relevant invoices.
- Obtain estimates for replacement or repairs. If any item is beyond economic repair please obtain a letter from the supplier confirming this.
- Do not dispose of any salvage without permission of the insurers.

Please call us immediately in the event of a large claim to enable us to ensure insurers can appoint an expert if they so wish. For all other claims please pass details to us by telephone, fax, email or post as you prefer.

Household Claims

- Please report all incidents involving theft or malicious damage to the Police making a note of the Officer's name, station and the crime reference number as your insurers will require this
- Make the property safe and secure.
- Report the claim to us as soon as you are able to comply with the reporting clause on your policy.
- A replacement estimate is generally required for both property repairs and replacement of goods. If you have the original purchase receipt or a recent valuation these can prove invaluable. If any item is beyond economic repair please obtain a letter from the supplier to confirm.
- If you have any photos of the damage these can be sent to us by SMS, email or post
- Should any emergency repairs need to be carried out, please keep all relevant invoices.
- Do not dispose of any salvage without permission of the insurers.

Please call us immediately in the event of a large claim to enable us to ensure insurers can appoint an expert if they so wish. For all other claims please pass details to us by telephone, fax, email or post as you prefer.

Livestock Claims

- Please report all incidents involving theft or worrying to the Police making a note of the Officer's name, station and the crime reference number as your insurers will require this.
- In the event of a death a vets report will be required. Please contact us for a report form as insurers prefer their own forms to be completed. They may also request the post mortem report, any pedigree certificate, an extract from the movement book and carcass disposal invoice if applicable.

Travel Claims

Emergency Assistance and Curtailment

Should you need emergency treatment whilst away or it is necessary to curtail your trip you must contact your Insurers Emergency Travel assistance service provider. The number is within your policy documentation and we would suggest you program it into your mobile prior to travelling

Personal Effects

- Baggage and money losses must be reported to the local Police and a written report obtained within 24 hours. If you are unable to do this for any reason, insurers will require a full explanation why this was the case to enable them to consider the claim further.
- Purchase receipts, photographs of the items or evidence of ownership is helpful.
- If your baggage is damaged by the airline, a property irregularity report should be obtained and all baggage tags retained.

Cancellation

- A letter or medical certificate should be obtained from your doctor or consultant saying why you are unable to travel.

Medical expenses

- Receipts for any treatment or medication required whilst you were away will be required.

Motor

- In the event of an accident stop and obtain names, addresses and insurance details of all other parties involved, including vehicle registration number(s) and make and type of vehicle(s).
- Make a note of whether or not there were passengers in the other vehicles, their seating positions together with a brief description of their appearance if you are able. This will help insurers should they subsequently receive any injury claims.
- Give your policy details to any person who has any reasonable grounds to request them and obtain names and addresses of any witnesses.
- **Do not admit liability.**
- Make a note of the accident date, time and any other relevant factors, including a sketch of the scene of the accident and description of the damage.
- Do take photographs of the damage, the scene and vehicle positions on your mobile phone if possible without risking your own safety. In the event of disputes insurers find these images invaluable.
- Inform the police within 24 hours in the case of injury and your leasing company if your vehicle is subject to a leasing agreement.
- All motor claims are dealt with direct by insurers so please report to them quoting your policy number. Their claims team will guide you through the appropriate questions and arrange for your vehicle repairs to be carried out if appropriate. They will also allocate a claim reference to your case. Our trained claims advisors will of course be happy to help in the event of any problems or queries.

Liability

- **Do not admit liability.**
- Always record incidents in your Company's Accident Book if applicable. Identify details of witnesses, take photographs if it is appropriate and consider taking statements.
- Do not enter in to any correspondence with the claimant or his representative. Please forward all correspondence to us unanswered.

In all cases you must advise RKHIS **immediately** of any incident or loss should you feel an insurance claim is likely to enable your Insurers to comply with the Civil Procedure Rules. These will include:

- All formal claims – usually a letter from the claimant's solicitor.
- Any incidents resulting in a serious injury – i.e. requiring emergency hospital treatment.
- Any incidents that result in an employee being absent from work for three or more days.
- Any incidents that require the completion of a RIDDOR report.
- Any other incidents that you feel may result in a claim. For example where an employee has intimated that they might claim, or where an employee has subsequently been made redundant or left the company.

If you are not sure of an incident should be reported, please contact us and we will be happy to advise you.

Please provide details of the incident giving rise to the claim/potential claim and the nature and extent of any injuries suffered. A copy of the accident book entry and/or correspondence from the claimant's solicitor should be sufficient for an initial notification. You can pass details to us by telephone, fax, email or post as you prefer.

Legal Assistance

Please call your insurer to report an event immediately you are aware of it on the advice line listed in your policy.

Generally insurers appoint their own solicitors to represent you if needed and do not usually pay for any legal advice you have obtained without their express permission or prior to their notification so it is imperative they receive the earliest notification possible and their guidance is sought.

- **Do not admit liability.**
- Do not enter in to any correspondence with the claimant or his representative.