



CLAIMS ADVICE NOTES

When you need to make a claim, here's how to make it easy...

Our aim is to handle claims as quickly and sympathetically as possible in an effort to ensure your total satisfaction. The notes are intended for general guidance only, and are not an exhaustive, final definition of coverage. Whether coverage is in force or not depends on the individual circumstances and facts surrounding each claim.

1. In the unfortunate event of damage or loss being sustained, you should report the circumstances as soon as possible to your Broker by letter, telephone, fax or email.
2. All that is expected of you is that you act reasonably to preserve your vessel and its equipment from further damage. Consider what steps you would take if you didn't have insurance. Any theft or malicious damage should be reported promptly to the Police and the Crime Number noted.
3. If the accident has resulted in personal injury or damage to property of Third Parties **do not admit liability** or instruct Lawyers or acknowledge any correspondence received. It is important to obtain names and addresses of independent witnesses whenever possible.
4. On receiving your report Insurers will send an acknowledgment and a claim form (unless this has already been submitted).
5. On receiving the claim form you should complete the relevant sections fully and return it to us as soon as possible, with a detailed estimate if available. The return of the claim form should not be delayed whilst you await an estimate as the claim can be registered in the meantime. Try to obtain at least two repair estimates if possible.
6. Depending on the extent or circumstances of the damage, Insurers may decide to instruct a surveyor to inspect the damage or investigate the loss. Insurers will give you his name, address and telephone number and normally ask him to contact you directly.
7. When Insurers have had an opportunity to examine your claim form and estimates, with the surveyors report if applicable, they will write to you giving their views on your claim. When they give their approval to an estimate you may give instructions to repairers to proceed or the suppliers to supply.
8. When the repairs have been completed, or replacements supplied, to your satisfaction, the receipted invoice(s) should be submitted to us. Insurers will then arrange reimbursement in accordance with the policy conditions. Where you have not paid the invoice Insurers will send a cheque payable to the repairers/suppliers for you to hand over to them. Invoices should be made out to you, not the Insurer.

Insurers know that accidents happen and that's what they are there for. They will assist and advise so far as they are able to.