

Contents Claims – Severe Weather

A step-by-step overview to help you understand the process of resolving your claim. Please note that this is a general guide only and is subject to the terms, conditions and exclusions in your policy.



Step 1: Making your claim

If any of your contents has been damaged by a storm or flood, [please get in touch](#).



Step 2: Avoiding further damage

Clean up as much as you can to prevent further damage. Moving items outside can help dry them out. Remember to keep them secured and under cover or put them in your garage with plenty of ventilation to prevent further damage.

Only throw away spoiled food or soft furnishings and make a note and take photos beforehand of the disposed items.



Step 3: Gathering information

Take photos

Photograph damaged items and write down information like age, manufacturers' names, model numbers and purchase dates.

Complete the loss schedule

Make a list of damaged items as soon as possible using our loss schedule.

Return the loss schedule

Email your loss schedule with your claim number in the subject line to our Claims team or to your broker.

See next step overleaf →





Step 4: Assessing your claim

We'll review your loss schedule and let you know if we need more information.

Then we'll review your claim against your policy coverage. Depending on your policy, we may have the option of paying you the amount of your covered loss or arranging repairs or replacement ourselves. We'll confirm your settlement options based on your policy coverage.

Replacement or indemnity value

Some items may be covered for replacement value while others may be covered for indemnity, market or present value which is the current value given an item's age and condition.

Cover will be based on your policy and your Claim Manager will discuss this with you so you know what your settlement will look like.



Step 5: Settling your claim

Whether your items are repairable or not, you'll need to pay your policy excess. If a supplier is to complete your repairs or provide you with a replacement item, your excess will be paid directly to them. If you receive a cash settlement, your excess will be deducted from the payment.

Items repairable?

Depending on our settlement options under your policy, we may arrange your repair or pay you a cash settlement so you can sort the repair yourself.

Not repairable?

Depending on our settlement options under your policy, we may arrange replacement through a supplier or pay you a cash settlement so you can organise replacement yourself.



Step 6: Completing your claim

Paying you

We will pay your cash settlement and then close the claim.

Paying your repairer

If we've organised your repair or a replacement item, you'll pay your excess direct to the repairer or supplier. We'll pay the supplier the rest (up to the limits outlined in your policy documents) and close your claim.