

insurance loss assess repair damage

Introduction

Damage to your home can be a stressful time and MLM are here to help you through this process. This guide is intended to provide a basic overview of the insurance claim process.

Can I make an Insurance Claim?

You can claim on the Buildings Insurance Policy for damage caused to the structure of your flat. Your claim may not be successful if the damage is caused through failure to maintain your flat within the terms of your lease. An example of a claim might be a water leak coming from a flat above and causing damage to the walls of your flat.

Can I claim for damage to my contents?

No. The buildings insurance policy does not include damage to your contents. We would strongly recommend that you take out your own separate contents insurance policy.

When do I make the claim?

As soon as reasonably possible after the damage has occurred. A significant delay in reporting the damage could result in the claim being rejected by your Insurer.

What involvement will MLM have in my claim?

Initially MLM will ensure that the cause of the damage has been repaired. MLM will then assist you with the administration of your claim. However, it is *your* claim and you will be required to provide information needed to process the claim.

How do I make the claim?

Contact your property manager at MLM and we will assign a claim handler who will log the claim with your Insurer and will send you the relevant information you will need to make the claim. MLM will keep you updated during the claim process.

What do I need to provide to make a claim?

MLM will initially issue you with a claim form and an Additional Details form that you will need to complete and return to us together with photographs of the damaged areas of your flat. You will also need to arrange for 2 separate quotes to repair the damage. The quotes obtained must be reasonable for the work required.

Larger claims, may be handled differently and if applicable, MLM will advise you of this accordingly.

What is a Loss Adjuster and will one be appointed?

Occasionally a loss adjuster may be appointed by your Insurer if the claim is of a high value (where a claim value is likely to be in excess of £2000) or if the claim affects multiple flats. They are appointed to assess the damage and anticipate the cost to repair. You will be advised if this is the case.

How will I know if my claim has been accepted?

MLM will advise you if your claim has been accepted or rejected.

If the claim has been accepted, MLM will confirm which quote has been accepted and you will then be able to arrange for the chosen contractor to proceed with the repair works.

If your claim has been rejected, MLM will provide you with the details of why the claim was rejected and you will be able to discuss this directly with the loss adjuster (if appointed) or your Insurer directly if you wish to do so.

You are strongly advised to only instruct contractors to proceed with repair works after approval from your Insurer has been granted. If you instruct works without approval, you do so at your own risk and expense.

What if I want to use a different contractor?

Once your Insurer has agreed to progress the claim, they will only pay out the agreed amount as per the accepted quote (less any policy excess if applicable). If you wish to use a different contractor at a higher cost, you do so with the understanding that you will be liable to pay the cost difference. However, this must first be agreed with your Insurer before the commencement of any work can take place. MLM cannot accept any responsibility for your contractor without approval from your Insurer.

Will I need to pay any policy excess?

You may need to pay for the policy excess if the cause of the damage was as a result of you or your tenant's failure to keep your flat in a good condition. An example of this might be if you caused a leak into the flat below, you may be liable for the policy excess for the claim relating to the affected flat.

How much is the policy excess?

The policy excess varies from policy to policy and it also depends on the type of claim. Your claim handler at MLM will be able to advise you of this.

What happens after the damage has been repaired?

MLM will issue you with a Work Approval Form that you will need to sign, complete and return to us together with your contractor's invoice. This form confirms that the work has been completed to an acceptable standard.

Upon receipt of the above documents, MLM will forward the invoice onto the Insurer who will issue payment to MLM and we will then issue payment directly to your contractor. MLM will send you an application for payment for any policy excess that you may be liable to pay. Please advise us if you have paid your contractor directly and want the payment to be made to you.

How long will it take for my claim to be resolved?

Insurance claims can take time to resolve depending on the nature of the claim. MLM aims to resolve all claims as quickly as reasonably possible. Delays are often caused when we are not provided with the information requested.

It can take up to a month to receive payment of a claim from your Insurer and you are advised to relay this information to your contractor.

Insurance Claim Factsheet

The following is a flow diagram highlighting the steps of a simple Insurance Claim process.

