

Claims Procedures

In the event of loss, damage or any occurrence which could give rise to a claim you should:-

1. Take all reasonable steps to protect property and prevent further loss/damage. Retain damaged property for inspection.
 2. Report any incidents involving theft, malicious damage or lost property to the Police.
 3. Record details of the nature/ circumstances of the incident as soon as possible after it occurs. This will ensure that full and accurate information can be submitted to Insurers.
 4. Notify Insurance Linx IMMEDIATELY. Urgent matters and larger losses (in excess of £1,000) should be reported to Insurance Linx by telephone to ensure prompt attention e.g. instruction to engineers, loss adjusters etc. Delay in reporting to Insurers is a breach of policy conditions and may lead to the claim being rejected.
 5. A completed claim form will be required in most cases other than claims for windscreen/window breakages, where the repair invoice alone will usually suffice.
- You should normally notify all claims to Insurance Linx in writing with the completed claim form and supporting documentation. You should not delay reporting a claim simply because you have not filled in the form, are awaiting estimates, invoices or other details –
- Insurance Linx must be advised as soon as the incident occurs.
- The claim form should be completed as fully as possible and signed by an authorised signatory.
6. On claims involving third parties, no payment or admission of liability should be made in any circumstances. Any third party correspondence received should be sent to Insurance Linx as soon as possible, preferably unacknowledged. If an acknowledgement is considered necessary, this should merely state that the incident is being dealt with by Insurance Linx.
 7. Names and addresses of any witnesses to an accident should be obtained and forwarded to Insurance Linx with the claim form.
 8. *If a Writ or Summons is received by you, this should be faxed to Insurance Linx urgently with the original sent by post for onward transmission to Insurers, who will action appropriately.*
 9. For Legal Expenses cover, you should note that Insurers will not be responsible for any costs incurred without their prior consent. It is therefore imperative that you notify Insurance Linx as soon as you become aware of any potential claim.

Should you have any queries or require advice/clarification, Insurance Linx will provide assistance.