



Home Insurance

Claims Guide



Direct

PLEASE KEEP THIS GUIDE IN A SAFE PLACE

Home Insurance Claims Guide

How to make a claim

- You should check your policy and schedule which give details of what is covered.
- Please refer to the general conditions at the end of your policy.
- **If emergency repairs are necessary please contact our claimsline for immediate help and advice. Out of operating hours Cornhill Direct Emergency Helpline is on hand 24 hours of every day to help. Just listen to the message on 0844 391 4110.**
- If you need to make any temporary repairs keep the bills as these will be required when making your claim. We must be given the chance to look at the damage before permanent repairs are carried out.
- If someone is saying you are responsible for damage to their property or for injury to them, please let us know as soon as possible. Any summons or other legal document served on you must be immediately forwarded to us.
- Do not pay or offer or agree to pay any money or admit responsibility without our permission.

If you need to make a claim for loss of or damage to your property, our claims staff will be pleased to help you. All you need to do is phone us on **0844 391 4110**. Tell us what happened and if covered we will complete a statement of fact from the information you provide and let you know the best way to get your claim dealt with. Completion of a claim form is not necessary.

It will help us deal with you speedily if you have the following details to hand when you call:

- your policy number or customer number;
- the date of the incident and the time of discovery;
- details of what happened; and
- any details you have about the property and the extent of the loss or damage.

Home Assistance Emergency Repairs

If your home insurance policy includes Home Assistance then call our emergency services centre free on **0800 587 9810** at any time of the day or night. For details of what is covered please see your Home Assistance policy booklet.

If you need any help with your claim please call us on

0844 391 4110

Lines are open 8am-6pm weekdays 9am-1pm Saturdays

How to contact us

For immediate help and advice please call

0844 391 4110

Home Claims Helpline

Open 8am - 6pm Monday - Friday

9am - 1pm Saturday

To improve our customer service, calls may be recorded or monitored

If your policy includes Home Emergency Assistance please call

Freephone 0800 587 9810

24-hour Claims Helpline

www.cornhilldirect.co.uk

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