

This document is designed to be a quick guide through your property claim procedure.

(Motor & Travel hold separate guides)

Your **Property** claim Procedure guide

Please notify England as your insurance agency of the incident leading to a claim **Immediately and without delay.**

You can call on 21251015 or email us at fabio@england.com.mt and cc peter@england.com.mt

Your next step

We expect to receive your claim form within 15 days from date of loss or damage.

Please complete and return signed claim form providing full details of the incident and as much as possible support with photographic evidence so we can better understand what damages occurred.

This procedure will be your formal notification of claim and is required to safeguard your rights. Please return claim form without delay. This may be sent in scanned.

After sending your claim form

On receipt of claim form, your file will be opened.

At our option we may appoint a surveyor or expert to inspect your property.

We could also ask you to submit reports, quotations or additional information in support of your claim.

We recommend that you do not dispose of any items until your claim is paid or receive a formal approval from us to discard damage items. In some cases damaged items may be requested by insurance or sold for salvage.

Are any payments required to open a claim ?

In property insurance your claim excess is normally deducted from the amount due to you resulting from your claim and normally not paid in advance to open your claim.

At what stage will claim be processed for payment ?

As soon as the survey, architect and/or technical reports required are all in hand together with relevant quotations and receipts we will then proceed to adjust your claim for settlement. In some instances further clarifications and investigations may be required.

Claim Settlement—Discharge

Once we are satisfied with your claim we will provide you with a Final Settlement form with your claim reimbursement entitlement. You are to complete this form and return to our offices duly signed together with your bank details.

How long will we take to pay you & how will you get paid ?

We endeavour to settle all claims within 10 working days from claims agreement supported with signed settlement form.

What happens if your claim is rejected?

If your claim is rejected it means the circumstances leading to the claim are not covered under the policy, the claim is irregular or has missing supporting documentation and evidence. Whatever the reason we will write to you to inform you accordingly. You will have the right to complain with the complaints officer of the agency and suggest this is done in writing. Your complaint may be taken further in line with our complaints procedure.

Can we share claims data ?

Yes, insurers are allowed to share claims data between insurance companies to combat insurance fraud.

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