Raising a Claim Please notify us at the earliest possible opportunity. We will need the precise date of the loss (or the discovery date), the exact cause of the loss and the damage. If immediate works are necessary (ie; repairs to doors, locks or stopping leaks) you should carry them out. Don't wait for the insurance company. Depending on the nature and potential cost of a claim Insurers may appoint a loss adjuster immediately who will handle the claim through to settlement. CLAIMS Within 30 days of the claim please send us a completed claim form and 2 estimates for the repair. Additional items including photos and invoices for urgent repairs are very useful. Following a review by the insurer/loss adjuster with all things being well they will authorise the repairs to be carried out. Payment of the invoices can either be made by the claimant or by the insurer direct. The amount paid will be less the excess on the policy. Please note theft or malicious damage claims they should be reported to the police and a crime reference number sought. Features of our Service Claimants are provided a dedicated claim handler who will guide you through the process. Continual monitoring of the claim to ensure a swift resolution. Your claim manger and broker will explore risk mitigation options. St Giles Authorised and Regulated by The Financial Conduct Authority. Our FCA Register Number is 311167 Part of the St Giles International Group of Companies