



## What to do if you need to make a claim?

This handy guide explains what to do if you need to make a claim and provides some useful tips for minimising further loss or damage, helping to make your claims process as quick and trouble-free as possible.

### What should you do in the event of an incident?

Whatever the nature of the incident, you must start by taking all reasonable steps to ensure that no further damage, theft, loss or injury occurs. The following information, links and contact details will help with this even if the incident occurs out of hours.

#### *Break in and theft (including fixed glass)*

The property should be made secure, using either your chosen local contractor or All Emergency Services Ltd (AES) who can be contacted on **0208 664 3760**. Subject to your cover and applicable excess/VAT status, the reasonable cost for boarding up and/or making safe will be considered as part of your claim.

#### *Escape of water or burst pipes*

Turn off the water via the stop-cock to prevent any further damage and call a plumber to investigate. Receipts and invoices should be kept and sent to us once you formally notify us of the claim. Note the actual cost of stopping the leak may not be covered.

#### *Flood*

In the event of a flood, place any valuable or electrical items in high cupboards or storage racks, or take them upstairs if possible to reduce the impact of any flood damage. Minimise the possibility of flood damage by checking weather reports regularly for flood warnings at [www.environment-agency.gov.uk](http://www.environment-agency.gov.uk).

#### *Storm damage*

If water has penetrated or the property is exposed, you should call a local contractor to make the property water tight and prevent further damage. In an emergency call the **Out of Hours Number** on **01424 850 333** for further assistance.

#### *Impact damage*

In the event of impact damage, take photos of the damage and details of the Third Party (if known), including the vehicle registration number, and make safe any damaged property to minimise further risk.

## How to make your claim

If you need to make a claim, start by checking your business cover schedule and cover wording to confirm if the cause is included and whether any excess applies. You can formally make your claim in any of the following ways:

- Report a claim online at: <http://www.theretailmutual.com/claims>
- Report a claim or send a claim form by email to: [claims@theretailmutual.com](mailto:claims@theretailmutual.com)
- Report your claim by telephone on:

**0333 2121 008** (Monday to Friday 9.00am to 5.00pm)

**01424 850 333** (out of hours and bank holidays)

When you make a claim, we will ask you to explain what happened and when and how it occurred. We will ask you to give us documents to support the claim. It is a good idea to make a habit of keeping receipts, valuations, photographs, instruction booklets and guarantee cards as these help to show that you own the lost or damaged items and give an indication of their value.

## Claims against you

If someone makes a claim against you, a director, a partner or an employee for death, injury or damage to property, it is important that you tell us about the claim as soon as you know about it. You must send us all legal documents or letters about the claim as soon as possible after you receive them and before any specified deadline ends. Do not take any action on legal documents or letters without us agreeing in writing.

Each claim will be dealt with on its own merit. It will be considered and a decision will be made on the documents and information provided in conjunction with your cover.

If you need to make a claim, report a claim against you or would simply like to discuss any aspect of your cover, call our experienced claims handlers today on **0333 2121 008** or email [claims@theretailmutual.com](mailto:claims@theretailmutual.com). We look forward to taking your call.