



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 do what you can to help prevent more loss/damage. The following information, links and contact details will help with this even if the incident occurs out of hours, also check your cover documents to find out what may be covered and what excess is payable.

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**. Remember to take pictures of any damage before cleaning up and save relevant CCTV footage.

Escape of water or burst pipes

Turn off the water via the stopcock 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.

Storm damage or flood

If the property has suffered any damage, do what you can 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.

Claims against you

If an incident occurs on your premises which may lead to a Public Liability or Employers' Liability claim, such as a slip or trip, it is most important to save any CCTV footage of the event. If possible, take photos of the area where the incident took place, plus any contact details of any witnesses. The incident should also be recorded in the Accident book.

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. Do not take any action on legal documents or letters without us agreeing in writing.

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:

- Submit a claim online by clicking [here](#)
- Send us an email to claims@theretailmutual.com
Please include your name and cover number as reference
- Call us on **0333 2121 008**
*Our opening hours are 9.00am to 5.30pm, Monday to Thursday and 9.00am to 5.00pm, Friday. If you need emergency assistance with a new claim outside these times or over a bank holiday, please call **01424 850 333**.*

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 keep 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.

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.