

# 5 steps on how to make an insurance claim.



Insurance products provide peace of mind and protection for when things go wrong. Should you need to make a claim on your policy here are 5 things to remember to help you claim successfully.

## 1. Know your policy

The first step is to read your policy summary when you buy the insurance so you know when you are insured and when you're not. If you know the steps you need to take to make sure your insurance remains valid, then you're more likely to have your claim accepted.

## 2. Keep evidence

The next thing is to keep good records. Always keep your receipts for high value items and take pictures, should you need them for any potential future claims. Also make sure you keep your insurance documents in a safe place so you know where they are when you need them.

## 3. Check the claims process

If you do need to make a claim, re-visit the policy terms and conditions to see if you need to do anything like report a loss to the police or make a claim within a certain timescale. It may also be the case that, if you had an item that was damaged, your insurer may only want you to use certain approved companies to fix the issue. If you don't follow the terms in the policy, a claim may be refused.

## 4. Make notes of what happened

If you're involved in an accident, loss or theft make sure you keep good notes about what has happened whilst it's fresh in your memory and take contact details of any witnesses. You should also take pictures if you're able to. Giving accurate information about what happened and providing witnesses will increase the chances of a claim being accepted.

## 5. Act in good time

Finally, make sure you contact the insurance company as soon as possible and be clear and consistent with your report. Some insurance companies require you to report an incident within a certain timescale like 24 or 48 hours, so it could be the difference between a claim being accepted or not.

To discuss your options with **my wealth**, please contact:



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