



Sterling Insurance Company Limited Guidance Notes – Making a Claim

Sterling Insurance Company Limited promise to make every effort to deal with your claim, fairly, promptly and courteously. We appreciate that the circumstances leading up to and surrounding a claim can be very stressful and to help you make a claim we have prepared answers to some of the most frequently asked questions.

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What should I do in the event of loss or damage?

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You should take all reasonable steps to prevent further damage and to recover any missing property. If property is lost, or theft or malicious damage is suspected, you must immediately inform the police and obtain a crime or lost property reference number.

The claim should be reported to your insurance broker or directly to us if you do not have a broker. We will in the majority of cases send a claim form for completion and return.

When returning the claim form you should send original supporting documents such as receipts, invoices, instruction booklets or photographs that confirm the make, model and cost of the item you are claiming for.

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What are your service standards?

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We are committed to providing a first class service. From the moment we are notified of your claim we will take full responsibility for dealing with your claim. We will confirm where possible whether the claim is covered and give advice on how your claim will be dealt with. We will also confirm the amount of any excess you will have to pay. We may arrange the appointment of a loss adjuster to visit you and provide practical advice and assistance.

We aim to:

- respond to new claims within five working days
- where appropriate, we will arrange for the damage to be inspected within five working days
- respond to correspondence within five working days
- provide you with regular progress reports
- provide you with a full explanation if we refuse all or part of your claim
- send cheques within five working days of agreement or receipt of final documentation

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How long will it take to settle my claim?

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This is not an easy question to answer. It really depends on the type of claim and the enquiries required. We will make every effort to deal with all claims promptly.

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Will you settle my claim by replacement or cash?

A

We will normally replace contents through one of our specially selected suppliers. Where this is not possible we will pay in cash.

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What should I do if I wish to make a suggestion or complaint?

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If you have any suggestions on how we could improve our service, or if you are not satisfied with the way in which we have dealt with your claim, please write to The Claims Manager, Sterling Insurance Company Limited, Westbourne House, Cooling Lane, Folkestone, Kent CT20 3RZ