

Key questions about claims

When you call us to start your claim, we'll ask a few key questions to quickly understand what has happened, identify any urgent safety or security issues, and determine if services like temporary accommodation, emergency repairs, or specialist assessments are needed.

You do not need to have all the answers before you call! We will guide you through each question. Your answers will help us give clear advice, update insurers, progress your claim efficiently, and make sure the right people are involved from the outset.

Questions we're likely to ask

- What has happened? (description of the incident)
- When did the loss happen? (date and time)
- Where did it happen? (main home, outbuildings, outside the home, outside the country)
- What has been damaged? (You may find it helpful to build your list using our Contents replacement list)
- Have you taken photographs?
- Have you incurred any costs already, or do you have any professional quotations or reports?
- Is the property secure or habitable, or is alternative accommodation needed?
- Are you aware of the excess payable by you?
- Is the property normally occupied?
- Is there potential for loss of rent or income?
- Are any of the damaged items part of a set or matching pair?
- Do you have any communication preferences or additional needs?

Claim-specific questions

Escape of Water / Water Damage

- Have you identified the source of the water (e.g. burst pipe, leak from roof)
- Has the leak been stopped and repairs arranged?
- How long was the water had been escaping before discovery

Fire

- Do you know what caused the fire?
- Was the fire brigade called?
- What is the extent of smoke, heat or water damage

Theft or attempted theft

- How was entry gained or attempted?
- Have the police been informed?
- If yes, do you have a crime reference number?
- What security measures were in place?

Storm or weather damage

- What type of weather event caused the damage? (e.g. wind, rain, snow)
- What is the extent and location of the damage?
- What was the condition of the property before the event?

Malicious damage

- What are the details of the incident?
- Have the Police been informed?
- Were there any witnesses?
- Do you have CCTV evidence?

Subsidence

- When was the damage first noticed?
- What signs of cracking or movement in the property are you seeing?
- Has the property had any previous subsidence issues?

We recommend that you contact us first so we can advise you and provide support throughout the process. Our claims team is here to help you from the very first call through to settlement.

Contact our claims team
Call us on 01285 885 885 or email our team:

Phoebe.lumley@lumleyinsurance.co.uk
Michael.beeley@lumleyinsurance.co.uk

Alternatively, you can send an email to our claims team inbox:
claims@lumleyinsurance.co.uk