



Escape of water claims guide

We're sorry to hear about the escape of water at your home. We know this can be a stressful time, so this guide explains what to expect and how we'll support you throughout your claim. If you need any help at any point please get in touch with us on **0330 678 5015**.

What happens after I've reported my claim?



Assessment

If we've agreed to use one of our approved contractors, they'll arrange a visit to assess the damage. Let them know if there's anything they should be aware of, so we can support you in the right way. If you run into any issues during the process, our claims team is here to help.



Handling dirty water

Sometimes, the water involved can be dirty or contaminated – for example, from sewage, flooding or storm water. If that's the case, your contractor will assess the damage and explain the steps needed to make your home safe.

Next steps

Your contractor will take steps to sanitise the property and assess any damaged items, like carpets or kitchen units. They'll let you know if any specialist work is needed, like drying, and explain what it involves. **You'll get updates at key points throughout your claim and be involved in any decisions along the way.**

Our contractors

How do you ensure the quality of repairs?

We work with an approved contractor network to ensure repairs meet a high standard – and all repairs are guaranteed for two years. You can give instant feedback using the Claims Xperience portal. If you're not fully satisfied, let your contractor know – they'll work with you to put things right.

Can I choose my own contractor for repairs?

Our trusted contractor network helps ensure a smooth repair process. If you'd prefer to use your own contractor, speak to your claims handler first – we'll need to agree to the work before it starts. Using your own contractor may limit the support we can provide if there are issues or delays.

Cash settlement option

If you'd prefer, we can offer a cash payment instead of arranging repairs. This gives you the freedom to manage the work yourself.

Here's how it works:

- You'll receive a payment based on the damage and your policy cover.
- The amount may be based on repair costs or the depreciated value of items.
- You'll need to understand the scope and cost of repairs before choosing this option.

If you're considering a cash settlement, speak to your claims handler first. They'll explain the amount and what it means for your claim. If you accept, we'll arrange the payment.

What are the key stages of an escape of water claim?

After your home has been assessed, your claim may go through the following stages. These won't always happen in the same order and there might be gaps between them – but your claims team will keep you updated:



Trace and access

A plumber or specialist will locate the source of the leak, so we can plan the right repairs and stop further damage. Please check your policy wording to check if you have this coverage.



Drying

If drying equipment is needed, don't switch it off – even if it's noisy. Turning it off too soon can delay your claim and cause further damage. Your contractor will give you an estimate for how long the drying will take and keep you updated along the way. You may be able to claim back any extra electricity costs caused by the drying equipment. Your contractor will provide the documents and usage details we need to reimburse you. The goal is to bring your home back to safe, pre-incident moisture levels – which will vary depending on your property.



Stripping out

Damaged materials like carpets or insulation will be removed so your home can dry out safely. Your contractor will manage the removal of any furniture or belongings that can't be salvaged and any rubbish that needs removing.



Alternative accommodation

Whenever possible, we'll help you stay in your home while repairs are carried out. That could include solutions like mobile pods, storage, or hire furniture. If your home isn't safe to live in, we'll arrange alternative accommodation based on what your policy allows. A supplier will help you find something suitable – such as a hotel, a short-term let or a longer-term rental – and can arrange viewings so you're confident the property meets your needs. You might also be able to claim for extra costs, like higher utility bills or additional travel.

This depends on your policy and the type of accommodation you're staying in. Speak to your claims handler to find out what's covered and how to claim.



What happens when I can return home?

We'll give you a date and timeline for moving back in. To make it easier, think about what furniture you'll need to have in place for your return.



How are my contents returned from storage?

If your belongings have been stored while repairs are carried out, your storage provider will get in touch to arrange delivery. You'll usually be able to access your items during storage, but this depends on the provider and what's been arranged. If you need access, contact your claims handler or storage provider for details. Your belongings will be handled with care throughout.

We'll aim to complete repairs as quickly as possible and help you stay in your home where it's safe to do so.

Help and support

How can I stay informed about the progress of my claim?

Your contractor will keep you updated and can answer any questions you have. You don't need to wait to hear from them – feel free to get in touch at any time. You can also log in to your Claims Xperience portal to see updates and view scheduled visits, as well as upload any documents or photos you want to share.

Who can I contact for help during the claim?

If you run into any problems, your contractor should be your first point of contact. You can also use the Claims Xperience satisfaction slider to give quick feedback.

If you need extra support, contact your claims handler. We're here to help and want to make sure everything runs smoothly – so please let us know if something's not working for you.

How can I check what I'm covered for?

To see what's included in your policy and what's excluded, check your policy wording. If you have any questions or need our help with anything, we're here for you. Please don't hesitate to get in touch **0330 678 5015**.

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