

## AXA Insurance Claim Procedures

### Here's some basic guidelines to help ensure a smooth insurance claim process

If you are in any doubt as to the correct course of action at any point, please contact your block managing agent for advice in the first instance. Here is an easy to follow claims process:

1. As soon as you are made aware of a claim or a potential claim, notify Woodgate & Clarke, the insurers appointed loss adjustors. Late notifications may invalidate a claim.

See contact details below:

Woodgate & Clark  
The Red House  
King Street  
West Malling  
Kent  
ME19 6QT

Email: [newclaim@woodgate-clark.co.uk](mailto:newclaim@woodgate-clark.co.uk)

Office: 01732 520 273 – this is a 24 hour line for claim notifications only

**PLEASE QUOTE JH1 WHEN REPORTING A NEW CLAIM**

2. You **must** also copy in Forte Freehold Management Limited who will validate your claim with Woodgate & Clark.

See contact details below:

Email - [claims@fortefreeholdmanagement.com](mailto:claims@fortefreeholdmanagement.com)

**AUTHORISATION OF THE CLAIM WILL NOT BE GIVEN UNTIL FFM PROVIDE CONFIRMATION TO WOODGATE & CLARK THAT**

3. If cost is below £1,000 only one estimate required with photos. Over £1,000 then two estimates with photos required. Claims over £5,000 may have an adjustor visit.
4. If emergency work needs to be done to prevent further damage, this should be carried out straight away. Please forward the invoices to Forte if they have already been notified, as they will form part of the claim.

### **Golden Rules**

Do not wait for invoices, estimates or other documentation to arrive before notifying Forte of a claim or potential claim. Prompt notification is essential; documentation can follow at a later date.

In the event of a claim being made for injury or property damage, do not admit liability.

### **Delays**

Delays may invalidate a claim as late notification may result in a claim being repudiated by the insurer. Delays may also be deemed to be an acceptance of liability in respect of claims against you.

### **Police Notification**

Police notification is required in the following circumstances:

- In the event of theft of malicious damage to property
- In the event of any assault or attack to any person

### **Continuing Duties**

All reasonable steps should be taken to safeguard against the possibility of further accident or injury of a similar nature occurring as a consequence of the original loss or damage.

All damaged property should be made safe so as to prevent the risk of further injury or damage.

Any information that becomes available subsequent to the incident should be forwarded to Woodgate & Clark/Forte Freehold Management

Woodgate & Clark may wish to interview those who were involved or witnessed an incident. In all cases, you must co-operate fully.

Insurers for other parties involved in the incident may also wish you to make statements. You must not do so without the express approval of the insurers. In cases where permission is given, the insurers will wish to be in attendance.