What to Do Before You Make an Insurance Claim

When something goes wrong, the natural reaction is panic first, paperwork later. Fair enough.
But a few sensible steps before making a claim can help the process run more smoothly.

Step 1: Make sure everyone is safe
If there is an emergency, deal with safety first. That could mean contacting emergency services, turning off water, securing the property, or getting urgent medical help.

Step 2: Prevent further damage where possible
Most policies expect you to take reasonable steps to stop the situation getting worse. For example:

- placing a bucket under a leak
- boarding up a broken window
- moving items away from damage
- locking the property after a break-in

Keep receipts if you pay for emergency measures.

Step 3: Gather evidence
Before tidying up too much, collect useful evidence:

- photos of the damage or loss
- video if relevant
- dates and times
- receipts or proof of ownership
- police or crime reference numbers if needed
- names of any witnesses

Insurers love evidence almost as much as they love forms.

Step 4: Check your policy
Before claiming, review:

- whether the event is likely to be covered
- the excess
- any policy conditions
- claim notification deadlines
- whether the loss value is worth claiming for

Sometimes a small claim may not be worth it once the excess is taken into account.

Step 5: List what happened clearly
Write a simple summary:

- what happened
- when it happened
- where it happened
- what was affected
- what you did immediately afterwards

A clear timeline can reduce confusion later.

Step 6: Do not throw things away too quickly
Unless they are dangerous, keep damaged items until the insurer advises otherwise. They may want to inspect them or request further proof.

Step 7: Contact the insurer promptly
Do not sit on it for weeks. Late notification can create unnecessary complications. Have your policy number and notes ready before calling.

Common mistakes to avoid

- guessing details instead of checking them
- overstating the loss
- throwing away damaged items too soon
- starting major repairs without approval
- ignoring the excess
- assuming something is covered without reading the policy

Final thought
A claim is easier to handle when you stay calm, gather evidence, and approach it methodically. The aim is not just to claim quickly, but to claim properly.