



**Putting
things
right.**

**How we'll support
you after a burst
water main.**



Putting things right for you.

We're so sorry for the upset and disruption you're experiencing. We know this must be a very difficult time.

I would like to reassure you that we'll do everything we can to put things right as quickly as possible. Damage caused by a burst water main is our responsibility to fix.

We have a team of experts who are here for you. A dedicated member of our team will be with you every step of the way, from dealing with the immediate clean-up to resolving your claim.

If you don't have insurance cover or your policy doesn't cover everything, please don't worry. You will be able to claim through us.

The first thing we will do is send one of our Loss Adjusters to meet with you. They will assess the damage to your property, and let you know what to expect over the next few days and weeks. They will make arrangements for emergency works – such as pumping out water and installing drying out equipment. They will also arrange alternative accommodation if you need it. Our Loss Adjuster will be your main point of contact with us until your claim is resolved. Our customer representatives will also be available to support and advise you.

This booklet has been designed to help you understand the next steps and hopefully answer any immediate questions, so you can feel confident that we will put things right.

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Kelly Macfarlane

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Your questions answered.

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The next steps.

We will do everything we can to put things right and limit how much you need to do.

What you need to do:

1

Decide if you would like us or your own insurer to handle your claim (if you have one). Please see page 6 for more information to help you make this decision.

2

If you have your own insurer, please notify them immediately – whether you wish to claim through them or not. If you don't, you may breach the conditions of your policy and invalidate your insurance.

3

Please collect evidence of any damage to your property and any 'out of pocket' costs and expenses you incur as a result of flooding. You will need to provide these when you make your claim. This may include things like photographs of the damage and receipts. Please see page 10 for more information.

What we will do:

We will send our loss adjuster to your home straight away to:

- ✓ make sure you're taken care of in the immediately after of the flooding – this includes arranging emergency accommodation if you need it
- ✓ talk you through all of your options and the next steps
- ✓ arrange emergency works to take place at your property – such as pumping out water and installing drying out equipment.

If you decide to make your claim with us directly, our loss adjuster will also:

- ✓ arrange longer-term alternative accommodation for you if you need it
- ✓ assess the damage to your property and support you in making your claim
- ✓ recommend how much should be paid to you by our insurer for the damage caused
- ✓ arrange with our claims handler for your final settlement to be paid as soon as it has been agreed
- ✓ be your dedicated point of contact until your claim is resolved.

What will you do if I claim through my own insurer?

Even if you claim through your own insurer, our Loss Adjuster will still assist you with emergency repairs. As soon as you notify your own insurer, they will appoint their own loss adjuster who will oversee the management of your claim and will outline the next steps.

If you claim through your own insurers, you may find you have items you wish to claim which aren't covered by your own insurers such as any insurance excess under your policy. Our insurers will of course consider any such losses. Our loss adjuster or customer service representative will support you with this.

Claiming through Thames Water and/or my own insurers

If you have suffered loss or damage caused by our burst main, you can claim directly from us, but if you have your own insurers, you may of course wish to claim through them. For those items that aren't covered by your own insurers, our insurers will consider these. If you choose to go through your own insurers it's very likely your policy will be written on a new for old basis. If you claim directly from our insurers, your claim will also be settled on a new for old basis which means no deductions will be made for the age of the goods or wear and tear. To help guide you through which route to take, please see the main differences in the handling of your claims below.

Type of claim	Claim through Thames Water	Claim through your insurers (if you already have cover)
✓ Building and contents damage	We will handle your claim on a new for old basis	They will usually handle your claim on a new for old basis – check with your insurer.
✓ Alternative accommodation	We can arrange alternative accommodation for you while your home or business is undergoing drying out works and repairs.	In most cases they will arrange this for you. Please check with your insurer.
✓ Loss of earnings	We cover this. Your claim will need to be fully substantiated by documentary evidence, see page 10 for more details.	This is unlikely, unless your policy states otherwise.
✓ Business interruption		If you have business insurance please check your policy coverage.
✓ Vehicle damage	We cover this.	They will cover this if you have comprehensive insurance.
✓ General distress and inconvenience	We may consider this based on the length of time you have been inconvenienced	Your own insurers would not cover this

Our expert team

To make sure we put things right for you as quickly as possible, we employ a specialist team to support you throughout your claim. If you claim through your own insurers, they will let you know who is overseeing your claim.

What is a loss adjuster?

A loss adjuster is someone appointed by us or your insurance company to support you with the restoration of your property and making your claim.

We will send a loss adjuster to your home straight away, from a company called Cunningham Lindsay UK. If you decide to claim directly through Thames Water, they will continue to be your main point of contact for any claim-related queries. You can find their direct contact details at the back of this booklet.

What is a claims handler?

A claims handler will make you a financial settlement offer in writing. Once this is agreed with you, they will arrange payment.

If you claim through us, your loss adjuster will prepare a report and send it to Willis Towers Watson, who handle claims on our behalf. At this point, you will be assigned a dedicated claims handler, who will write to you and assist you until your claim is finally settled.

Should I use an independent insurance assessor?

An insurance assessor is an independent person who is employed by you to evaluate and negotiate claims on your behalf. They will provide a similar role to one of our loss adjusters, but will be specifically instructed by you. Whether you claim through us or your own insurer, it is up to you if you would like to appoint an independent assessor. If you do, this would be at your own expense and you won't be able to claim back the assessor's fees as part of your claim.

A dedicated member of our team will be allocated to you until your claim is resolved.

Timeline - from start to finish

Every claim is different, and the time to process your claim will depend on the severity of the damage, the availability of contractors to carry out the work, and how quickly you provide us with requested information, such as evidence of your loss.

Please note, this timeline may be different if you use your own insurer.

How long could it take for things to go back to normal?

Minor flooding – where a small amount of water has reached the property and is limited to one room, requiring only minimal restoration work (such as new carpets and replacing some furniture) are often resolved within a matter of days or weeks. However, where flooding has been severe, taking over the entire property so it is beyond restoration (such as plaster soaking off all the walls), it can take up to 12 months to put right.

2 hours	24 hours	Same day	48 hours	48 hours	Up to a few months	When report is agreed	+10 days	+10 days
Our immediate response	Visiting everyone affected	Providing emergency accommodation	Long-term accommodation	Cleaning up your property	Drying out your property	Claiming compensation	Agreeing your claim	Paying your claim
Our loss adjusters will be at the scene of the burst water main within two hours of it being reported. They will prioritise contacting customers who need alternative accommodation first, as well as customers who are elderly, have very young children or have a disability.	As soon as it is practically possible, your dedicated loss adjuster will knock on your door and make themselves known to you. We will do everything we can to reach customers who are away.	If you need accommodation on the same day/evening of the burst, our loss adjuster will make arrangements for you to stay in a hotel as near to your home as possible. They will let you know whether you will be booked to stay for one night or longer so you can plan ahead for your next few days. It is possible for you to arrange accommodation yourself if you would prefer, but you will need to agree costs with our loss adjuster before you book anything.	If you cannot stay in your property, our loss adjuster will work with you to arrange longer-term accommodation that meets your needs, while work is ongoing to repair your home.	Our loss adjuster will make arrangements for your home to be cleaned and drying out equipment to be installed.	Drying-out could take up to a few months depending on the severity of the damage. You will be refunded for the cost of any additional electricity used by the drying out equipment as part of your claim.	Our loss adjuster will assess the damage to your property and will provide a report to our claims handlers. They will let you know what evidence you will need to provide to support your claim. As well as claiming for damage to your buildings and contents, you may also claim for other out of pocket expenses.	Once you have provided all appropriate evidence in support of your claim, a financial offer will be made to you in writing by our insurer. You may also claim interim payments during the early stages of your claim to ease hardship. If you are not satisfied with the financial offer and have discussed this with your claim handler, you may wish to seek legal advice as to how to further progress your claim.	Once the settlement figure has been agreed with you, you will receive payment within 10 working days.

What evidence do I need to provide to support my claim?

Whether you submit your claim to us or your own insurer, you will need to provide evidence to support it.

Every case is different and your loss adjuster will let you know exactly what evidence you need – and will keep this to a minimum.

So you know what to expect, we have provided some guidance below on the type of evidence that we may require if you make a claim directly through us. This may differ if you claim through your own insurers.

Type of claim	Evidence for you to collect
Buildings	At least two written estimates from a suitably qualified builder and, if you have them, photographs of the damage. You should not be charged for estimates.
Contents	<ol style="list-style-type: none">1. A list of the damaged items including the following details:<ol style="list-style-type: none">a) The make/model/description of each itemb) The age or purchase date of the itemc) The original purchase priced) The cost to replace2. Photographs of the damaged items if you have them3. Original purchase receipts if you have them
Alternative accommodation	If we arrange your alternative accommodation, then you will not be required to provide any evidence. If you have arranged your own alternative accommodation (this must be pre-agreed) we will require a copy of the tenancy agreement and any invoices.
Loss of earnings	If you are employed on a PAYE basis, we will require copies of your payslips (or bank statements) for the period of the loss, and for the six-month period preceding it. If you are self-employed, then we will require copies of your accounting books, bank statements, and tax return for the period preceding the loss.
Business interruption	If you are a business and wish to claim for business interruption/loss of profits, we will require copies of your books, bank statements and previous tax return.
Vehicle damage	No evidence required – in most cases we will appoint an engineer to inspect your vehicle. Courtesy cars are available if required.
Out of pocket expenses	Please keep all receipts for any out of pocket expenses incurred. This may include travel expenses and meal costs that would not have been incurred without the incident.

We will do everything we can to put things right and limit how much you need to do.



Getting in touch.

Your loss adjuster

If you have any questions about your claim please contact your dedicated loss adjuster directly. They will know your situation best and contacting them directly will avoid any 'handling' delays. Their details are:

Name:

Direct phone number:

Direct email:

Thames Water

You will be supported throughout by a member of our team. If you want more information about our customer commitments please visit thameswater.co.uk. If you need to speak to us at any time, you can reach us on 0800 316 9800.