

OCASO – Frequently Asked Questions & Answers

1. Why do I need home insurance?

If you have a mortgage, it will almost certainly be a requirement of the mortgage company to have insurance for the buildings. Home insurance will provide you with peace of mind, knowing that your buildings and contents are covered against events such as theft, fire and flood.

Further information can be found in the Policy Summary and Policy Document

2. What is the difference between my buildings and my contents?

Buildings insurance covers the structure of the home, together with its fixtures and fittings. Contents insurance provides cover for the contents of the home, contents that you would take with you if you moved home.

As an approximate guide, if you were to turn your home upside down, everything that fell out would be your contents, and most of what remains would be buildings.

For further information relating to the items covered under our buildings policy, please refer to your policy wording.

3. How do I go about making a claim?

In the first instance, contact Davies Managed Systems, Ocaso's claims department, on 0844 856 2032. A claims advisor will register your claim over the phone, taking all details, and completing a 'Statement of Claim' with you, which sets out what has occurred. Once the information has been collected, we will check that cover is in place, and issue you with a copy of the Statement of Claim, for you to sign and return to us, along with any other documentation or information we may ask you for, to enable us to consider your claim further.

The claims line is available 24 hours a day, 365 days a year, and therefore if your claim is an emergency, you should make contact with us on the above telephone number as soon as you can.

4. How will I know if my claim is covered under my policy?

Our dedicated Ocaso claims advisors are fully trained and have an excellent knowledge of the policy cover you have arranged with us. Wherever possible, we will let you know during your first call with us whether your claims is covered under your policy.

It may help you to read through your policy document, along with your schedule of cover, before ringing us to report your claim. If you do require further help, please call us on 0844 856 2032. Alternatively, you may wish to e-mail us as claims@davies-group.com or at the following address

Ocaso Claims Handling Unit
PO Box 2801
East Court
Stoke on Trent
Staffordshire
ST4 9DN

5. What do I do if I need Emergency Assistance?

If you have an emergency and urgently need a tradesman, you can call our 24 hour claims line on 0844 856 2032, and we will arrange for an approved tradesman to be sent out, or on a major loss, we will appoint a Loss Adjuster, who will be able to assist you.

Where a contractor is appointed, you will be expected to pay for any work that is undertaken, but if the damage is covered by your insurance policy, you will be reimbursed for the costs, less any policy excess.

6. I understand that my policy is subject to an excess. What is this?

Either voluntary, or compulsory, and excess is the amount that you contribute if you make a claim for damage or loss to your home.

The policy excess is the part of the claim that you agree to pay, and Ocaso will cover you for the remaining amount. The claims advisor will inform you of any policy excess when you contact them, and details can also be found in your policy schedule.

Ocaso will deduct the amount of the excess from the settlement of your claim, or alternatively the appointed contractor or supplier will collect this amount from you on our behalf.

7. Do I pay an excess if I make a claim even if it is not my fault?

As outlined above, you are responsible for the payment of the policy excess even if the damage was caused by someone else, for example a water overflow from the flat above, or a motor vehicle impacting with your property. However, if an accident is not your fault, it may be possible to obtain reimbursement from the person(s) responsible.

8. What happens once I have made a claim?

It is important that you keep damaged items, and not dispose of them, as we may wish to inspect them. Burnt or soaked items may be stored in a shed or garage until such time that we confirm they may be disposed of.

You will be asked to obtain competitive estimates for replacement or repair of damaged/lost property. If you have difficulty in obtaining estimates, for example of damage is widespread in your area, and as a result tradesmen are hard to track down, then please inform us as soon as possible.

Please collect receipts and try and list what is missing or damaged beyond repair. If you do not have receipts, then instruction manuals or even original boxes and containers can help us to validate your claim.

Once settlement has been agreed with you, we will forward payment to you within 5 working days. Alternatively, we may arrange for goods to be replaced or repaired. Where we instruct a contractor or supplier, as part of the settlement of your claim, we will pay their invoice directly, less any agreed excess, which they will collect from you separately.

9. Can I claim on behalf of my neighbour if I caused damage to their property?

The insurance policy that you hold provides cover for damage to your property only. If you do actually accidentally cause damage to another person's property, for example water damage to the flat below, then they will need to submit a claim to their own Insurers directly. If that person's Insurers deem that the damage was your responsibility, they may contact you to pursue a recovery of their outlay. In such circumstances, please provide them with the details of the Ocaso claims team above, and forward any correspondence to us without delay.

10. I understand that a Loss Adjuster may be appointed – what is his role?

The role of a loss adjuster is wide and varied, but principally he is there to offer a claims management service to you as the policyholder, and also to your Insurer, Ocaso.

The loss adjuster will investigate the circumstances surrounding the loss and will evaluate the extent of the damage to your property. He will discuss with you the next steps to be taken in order to progress your claim and will assist in the reinstatement of your property. The loss adjuster will report his findings to the Ocaso claims team.

11. What do I do if I am unhappy regarding the claim settlement?

If you are unhappy with your claim settlement, please provide in writing your reasons for your dissatisfaction, and any evidence that you feel could aid your dispute. We will review this and respond to you as soon as possible. If our response is not to your satisfaction, we would refer you to the complaints procedure outlined in the back of your policy wording.

Points to Remember

Policy Cover

All insurance policies set out clearly the risks that they do or do not cover. Please ensure that you have read your policy carefully and make sure that the loss you have suffered is covered. If in doubt, please contact our claims team.

Fraudulent Claims

Such claims are taken very seriously, and action may be taken against claimants making fraudulent claims. A claim that is considered fraudulent is one that is inflated (the value falsely enhanced) or bogus, and will result in the claim being denied. A database of claims made is maintained and this may be shared with other Insurers.

Reasonable Care

Insurance is not a maintenance contract and is no substitute for keeping the property in a reasonable state of repair. If damage is caused as a result of failing to take reasonable care of the property, then the loss may not be covered. Should loss or damage be as a result of lack of maintenance, the claim may be reduced or declined. For example, if you were aware that roof tiles were missing or loose, and your roof suffered weather related damage, your claim may not be valid.