



Home Insurance Claims Service Charter

The following comments assume that the loss has been caused by an Insured Peril and that all other policy terms and conditions (implied and express) have been complied with.

- Telephone calls to the department will be answered promptly. In the event of the call going to voicemail, this will be responded to within one working day at latest.
- The Insured understands that the claim must be officially recorded and accepted before BF&M can commit to any course of action.
- If the loss is theft or malicious damage related the Insured will supply Police Report # and name of Officer handling case
- BF&M must be given the opportunity to inspect any damage before any repairs (other than emergency repairs are carried out). Photo or video evidence of damages can expedite the approval process.
- Inspection of damage within one working day of notification (if convenient to you).
- If required by BF&M, alternative quotes for the repair must be obtained.
- In the event of their being two quotations for repair, BF&M will choose one of the quotations but the Insured is free to use any contractor or their choice (and pay any excess costs).
- Authorisation of repairs within one working day of our agreeing repair methods and costs with you and the building contractor.
- Cash settlements to be paid to Insured within one working day of agreement of figures. If there is a mortgage noted on the policy we will make the cheque payee a joint one with the mortgagee.
- Payment of repairs can be made directly to contractor at your request.
- Some perils attract a deductible (Windstorm for example) and this must be paid by the Insured to the contractor or in the event of a cash settlement it will be deducted from our payment to you, the Insured. In exceptional circumstances we will accept a payment of this sum to BF&M.
- If the policy premium is paid in installments, ensure payments are current. Overdue accounts must be addressed as part of the claim process.

Contact the BF&M Claims Team at +1 441 295 5566, ext. 1005 or submitclaim@bfm.bm

After-hours property claims hotline: +1 441 298 0247