



Household Building Claims

The following comments pre-suppose 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.

- As an Insured you can expect the following service from the BF&M claims department after a claim is reported.
- Inspection of damage within one working day of notification (if convenient to you).
- Authorization of repairs within one working day of our agreeing repair methods and costs with you and the building contractor.
- 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).
- Payment of repairs can be made directly to 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.
- Telephone calls to the department will be answered promptly. In the event of the call going to voice mail, 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.
- BF&M must be given the opportunity to inspect any damage before any repairs (other than emergency repairs are carried out).
- If the loss is theft or malicious damage related the Insured will supply Police Report # and name of Officer handling case.
- If required by BF&M alternative quotes for the repair must be obtained.
- 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 BF&M payment to the Insured. In exceptional circumstances we will accept a payment of this sum to BF&M.

Contact BF&M claims:

Tel: 295-5566 ext 1005 Fax: 295-8647 Email: gencoclaims@bfm.bm

If you have a complaint about the service you have received from Genco claims please contact us by one of the following methods.

Tel: 298-0303 Fax: 295-8647 Email: gencoclaimskomplaints@bfm.bm

BF&M General Insurance Company Limited

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