

## **Subsidence Forum - Customer Subsidence Charter**

(Suggested Model Customer Charter for use by Insurers and/or their Agents)

To treat you as an individual, and in all aspects, fairly, with respect and integrity.

You will be provided with an information guide which will generally explain the claims process including:

- Guidance on payment of the policy excess, to whom it is payable and when.
- Explanation of the various stages of the process such as site investigations and monitoring and mitigation.
- Provision of a likely timescale.
- Provision of a contact name and number.
- You will be offered competent professionals to diagnose and recommend the best technical solution for your home and to offer outline advice on damage not covered by your insurance policy.
- You will be offered help with your questions and concerns
- You will be kept fully informed of the progress of your claim and every effort will be made to keep to mutually agreed timescales
- You will be made aware of all reasonable options for the repair and settlement of your claim.
- All parties will comply with all relevant regulations and legislation.
- All work will be done safely by vetted, approved contractors.

The aims laid out in this charter do not affect your rights to refer the claim to the Financial Ombudsman Service in the event that you are not satisfied with the service provided by any party.

29 March 05