

Chartis UK Claims – Riot Update

The riots of August 2011 were an unusual event. As an insurer we are responding to our customers' claims as quickly as possible in accordance with their policy conditions. In the main we are dealing with property damage claims and business interruption claims resulting from property damage. Some have already been settled but some are still being assessed.

These claims are complicated in that insurers can reclaim losses from the Police under the Riot Damages Act of 1886. To be eligible all claims resulting from the August riots had to be notified to the Police Authorities by the 16th September 2011. We can confirm that we have met this deadline in all relevant cases and that we are actively looking to recover losses.

Police Authorities are faced with processing a large number of claims. We understand that they are prioritising smaller uninsured claimants, which means that it may take some time before they deal with all reported cases. In the meantime we will continue processing and settling all valid claims. Settlement of claims is not dependent on recovering eligible losses from the Police Authorities.

Your appointed loss adjuster will keep you updated with developments including progress on the recovery of losses. However, if you have further queries or would like to speak to us directly, please contact UK Property Claims Manager, John Gray at johngray@chartisinsurance.com

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