

The season is coming back! what to do if a have a claim?

The flying season is upon us, and we're all looking forward to taking to the skies and enjoying the weather and the beautiful views! Here are a few practical tips that will be useful, just in case you do have an accident:

- **Reach out contact with your broker first:** in case of a potential claim: your broker will be able to advise you on whether or not filing a claim before the insurer, and if that is the case, how to proceed, they work for your best interest.
- **Be diligent filling your claim:** In case of an accident, it's better for you to be prompt in reporting the claim. Moreover, insurance policies always set a maximum period to do so, which is usually five days, reduced to two in case of a theft. Not respecting the notification period may lead to a denial of the claim from the insurer!
- **Provide complete and correct information in the declaration:** Such as the circumstances of the accident, location and date of the loss, report of the damages and pictures, contact details of the insured, contact details of the passengers and third parties involved, as well as potential witnesses. You may also need to provide the inventory of the damage, an estimation of the repair, and responding to information requested by the insurance company. Lastly, explain the facts accurately, missing information and omission might result in claim settlement delays for your claim, or even in a denial of coverage if the information is intentionally mistaken.
- **Be proactive: take safety measures:** If you're able to deal with the aircraft damage, it may be necessary for you to take all safety measures to prevent any further deterioration for the aircraft, and any damage the wreck could cause to third parties. You are not meant to initiate any repair or remove the damaged aircraft without previous agreement from the loss adjuster. Otherwise, the insurer could reject the claim. Be sure to take pictures before and after the repairs and save the related invoices too.
- **Stay in contact with insurance broker, who follows all the steps of claim resolution:** We suggest you allow your broker to guide you, claims take time to be resolved, as problems or damage not detected at the beginning could arise, so, better stay updated and be assisted, for the success of your file.

Air Courtage Assurances, as an aviation specialised insurance broking company support all their clients, – so you are not alone! If you have a claim to report, we are here to accompany you. Do not hesitate to get in touch with us at: sinistres@air-assurances.com

Please be informed that we work in cooperation with Peter van den Heuvel (H&H Services) to serve the best interests of the NVAV members. Please feel free to contact either Peter (verzekerer@nvav.nl) or ourselves by e-mail or by phone (+ 33 (0)4 74 463 482) for any additional information or query you may have.