

## In an emergency

### Step 1

Take immediate action to protect your property from further damage (eg switching off gas, water or electricity, or boarding up exposed areas).

### Step 2

Report the emergency repair:

**If the damage is to your home:**

Gallagher: 01245 341276

QuestGates: 0121 411 0535 (out of hours)

**If the damage is to a communal area:**

Response 24 (Bield): 0800 783 7937

If you require **emergency assistance**, Gallagher will offer guidance on securing your home / arranging repairs regardless of whether the damage is covered by your policy or not.

## What is an emergency?

If the damage to your home is serious and risks the safety of those inside, it is an emergency. Examples of this include no heating in winter, a gas leak, a major roof leak, or an insecure front door.



## Damage to your property?

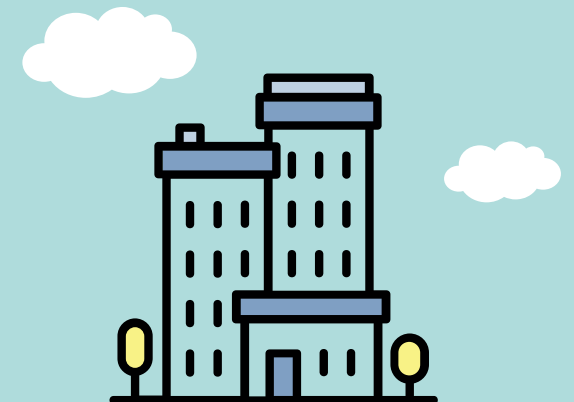
108 Constitution Street, Leith,  
Edinburgh, EH6 6AZ  
0131 554 0403  
info@polha.co.uk

Scottish charity number: SC027945  
Property factor registration: PF000283  
FCA registration: FRN772734



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**How to make a claim**  
Insurance cover guidance  
for factored customers



## How to make a claim

Port of Leith Housing Association provides insurance cover as part of our factoring service to customers. This leaflet explains how to make a claim should your home or communal area be damaged.

There are different steps to take when claiming damage to your home and to communal areas. Please use this guidance to follow the correct procedure.



Claims will only be considered for damages that occur within your policy period.

## Who will you be speaking to?

### **Gallagher**

Your insurance provider

### **QuestGates**

Nominated out of hours contact

### **Port of Leith Housing Association**

Raises communal damage claims on behalf of all owners in the development

### **Response 24 (Bield)**

Emergency out of hours contact for damage to communal areas

## Damage to your home

If the damage you are looking to claim has happened to your home and not a communal area, please follow the steps below.

### **1. During office hours**

In non-emergencies, call your insurance provider Gallagher on 01245 341276 to make a claim. They aim to respond to all calls within one working day.

If the damage is significant, Gallagher may appoint an insurance agent to contact you, assess the damage and discuss repair arrangements.

### **2. Outside office hours**

QuestGates are the nominated emergency out of hours contact. Call them on 0121 411 0535 if damage to your home is significant and the property is uninhabitable.

Confirm the name of your Property Factor (Port of Leith Housing Association) and state that your cover is arranged by Gallagher. QuestGates will respond to you on the same day. For urgent claims they will attend your property within 2 days. Less urgent claims are attended within 3-5 days.

## Communal area damage

Communal areas are spaces that are shared by everyone in the development. for example:



Elevators



Stairwells



Car parks



Roofs



Gardens



Bike stores

If a communal area has been damaged, we will raise the claim with the insurer on behalf of all owners in the development. Please follow the steps below to report the damage.

### **1. During office hours**

Call Port of Leith Housing Association on 0131 554 0403 and ask to speak to the Factoring Team.

### **2. Outside office hours**

In emergencies contact our out of hours service Response 24 (Bield) on 0800 783 7937. Appropriate action will be taken to deal with the damage. Following this we will raise a claim within 3 working days.