

# Don't be a victim after the crime

It is awful enough being the victim of a break-in or theft. However, sadly, if you are not properly prepared, the crime can be the start, not the end of problems. Making an insurance claim is often the next step, and doing it yourself and dealing directly with insurers is often time-consuming and inconvenient, particularly if you don't get back the full value of your losses. Taking some simple actions before a problem occurs can prevent unpleasant surprises if an unfortunate event should occur.

Here are our top tips to help you survive the aftermath;

- Domestic and commercial property is often damaged during a burglary. If you upgrade the building, fixtures or fittings then let your insurer know to prevent the risk of being under-insured.
- Keep an up-to-date list of your contents, include make, model, brand and purchase price if possible. A break-in might damage things that don't get stolen, so include everything, from socks to sofas. Share the list with your insurer.
- Update your insurance policy to include significant new items as you acquire them. Remember to include gifts you receive, as well as your purchases.
- With valuable items such as wedding rings, replacement prices can change rapidly. Insurers frequently pay out against the valuation on record, not the current cost of replacement. Revalue these items every three years and file this information with the insurers.
- If you own property in a foreign country, check your insurer is licensed to provide policies in that country and the policy is compliant with local legislation and regulations.

- Remember to keep a copy of each policy number, insurer's contact details and policy information in a secure and separate place.

Alternatively, you can ask us to manage it all for you. We can help you list and value your assets, and then ensure these are all properly covered. We hold copies of all your documents and, in the event of a claim, manage everything for you with the insurers involved. You only have to make one call, and you will deal with one person who will do all the work for you.

We carry a wide range of policies to help businesses and private clients with their domestic and international insurance requirements; from second homes and cars abroad, to professional indemnity insurance right here on the island.

To find out more, please contact Sophie Jones (General Insurance Manager) on 01481 739 970 or [sophie.jones@scial.co.uk](mailto:sophie.jones@scial.co.uk)



**SYDNEY CHARLES**  
INSURANCE ADVISERS LIMITED

Sydney Charles Insurance Advisers Limited  
Maison Allaire, PO Box 612, Smith Street  
St Peter Port, Guernsey, GY1 4NZ

T: 01481 739970 E: [info@scial.co.uk](mailto:info@scial.co.uk)

Licensed by the Guernsey Financial Services Commission.  
Company No. 45369