



**Scottish
Water**

Trusted to serve Scotland



**Making a claim against
Scottish Water**

Scottish Water believes everyone has a role to play in ensuring public money is protected. We are committed to using our funding efficiently and for the purposes it was intended. For that reason, it is important that you are aware of the terms and conditions that we need to follow as part of our claims process. Please read the notes below before considering submitting your claim.

- If you have home contents, building or motor insurance which cover this loss, we would encourage you to make a claim on your own policy. This is because settlement will normally be on a 'New for Old' basis and you will not need to prove that anyone is at fault for the loss, so it is likely that your claim will be dealt with more quickly. Your insurers may then seek to recover their costs from Scottish Water if they feel that we have acted negligently or are at fault.

A successful recovery by your insurers will not normally affect your premiums. Scottish Water must establish liability before any settlement can be considered and unlike insurers, we are required to apply a deduction in regards of depreciation when settling any claim.

- Your claim form will be passed to a Scottish Water Claims Representative for investigation. An initial or full response will be provided within 5 working days. In some circumstances it may be necessary to forward a claim to our external claims handlers TopMark or the contractors who were working on our behalf.
- All relevant information will be taken into consideration and a decision will be made on your claim. You will normally receive written confirmation of the outcome, unless requested otherwise.

- It is your responsibility to quantify the value of your loss. We may ask for written estimates for the repair or replacement of damaged items, as well as an indication of the original purchase price and date. For damaged tyres, it is important you provide details of the age of the tyre and also the mileage covered since purchase.
- If you proceed with repairs or replacement prior to Scottish Water having had the opportunity to fully investigate and establish liability, it may mean your costs will not be covered and parts of your claim may be considered invalid. Where possible, please retain damaged items or alternatively provide photographs to support your claim.
- All damaged property which is disposed of without prior agreement with Scottish Water or our insurers may not be considered for inclusion in your claim.
- If a claim is for personal injury or vehicle damage, an **exact postal location** must be provided for the incident location along with supporting photographs clearly showing the defect and surrounding area.

Any alleged loss found to have been fraudulently intimated, falsely stated or exaggerated may be passed to the Procurator Fiscal and may be subject to criminal prosecution.

For further information visit www.scottishwater.co.uk

Keeping up to date and getting in touch

We are always working so the cycle never stops – find out more about Scottish Water, our charges, our customer charter and keep up to date with what we are doing in your area:

Visit



www.scottishwater.co.uk

Follow us



facebook.com/scottishwater



[@scottish_water](https://twitter.com/scottish_water)

Email



help@scottishwater.co.uk

Call

Customer Helpline free 24/7



0800 0778778

Text (SMS)



To receive **free** texts (SMS)* to keep up to date about our work or service updates, such as having no water supply, in your area - please text **'Update' with your postcode** to **82228**.

Alternative formats of this leaflet can be made available free of charge. For information on Braille, large print, audio and a variety of languages, please contact us.

If you have a disability, medical condition or other reason where you may need additional assistance from Scottish Water then please contact us and we can add your name, address and requirements to our confidential Priority Services Register.

We record all calls for quality and training purposes.

* For more info and T&Cs visit www.scottishwater.co.uk/textterms