

HSB Engineering Insurance: Claims service

Frequently asked questions

Risk Solutions

HSB Engineering Insurance
www.munichre.com/hsbeil

Who are we?

HSB Engineering Insurance, part of Munich Re, is a leading specialist engineering insurance and inspection services provider. As the UK-based arm of Hartford Steam Boiler, the equipment breakdown insurance and inspection market leader since 1866, we are a financially strong and stable insurer; rated A++ (Superior) by A.M. Best Company.

As well as providing direct policy coverage through brokers and managing general agents, we also work with other insurers as a specialist reinsurance company; working in partnership with them to provide specialist engineering coverage to their customers.

I've submitted a claim - what happens next?

Your claims specialist will contact you within 24 hours to discuss your claim. They may ask you for further information that we require in order to assess your claim. They will provide you with their direct contact details. It may be necessary for us to contact you several times to fully gather all information that we need in order to assess your claim.

What information do you need from me?

Depending upon the nature of your claim, we may ask you to provide copies of original purchase invoices, maintenance records, engineers' reports or replacement invoices. It will prove helpful and may expedite our assessment of your claim if you have these items ready whilst you are waiting for your claims specialist to contact you.

How long will it take to process my claim?

Once we have gathered the information we need, we will assess the extent to which the claim is covered under your insurance policy. If we agree to pay your claim, we will endeavour to process payment within 48 hours. If we decline your claim, we will explain to you the reasons why.

What should I do with my damaged equipment?

If you are claiming against machinery or equipment that is damaged, you should retain these items as we may wish to examine them. You should take all reasonable steps to prevent any further damage. If you are unsure regarding steps to take, please contact your claims specialist for advice.





Our use of loss adjusters

We may need to use a third party loss adjuster to assist us with the assessment of your claim. These costs will be met by us and the adjuster will be acting on our behalf; any claims decision will be made by your claims specialist.

How will my claim be paid?

The fastest way we can pay you is via an electronic funds transfer directly into your bank account. If you wish to be paid in this manner, please inform your claims specialist - you will need to provide them with your bank account details. Alternatively, we would be happy to pay you by cheque or, where appropriate, make our payment directly to your supplier or repairer.

Who should I contact going forward?

If you have any queries about our claims service or the process we have described, please do not hesitate to contact your claims specialist using the contact details they have provided.

What should I do if I'm unhappy with the claims service?

We are proud of our reputation for providing a superior customer experience through our specialist claims service. We are committed to the highest standards of customer care and aim to consistently deliver a fair outcome for our customers. We place great importance on customer feedback, and will listen carefully to your views.

We pay particular attention to customer complaints, as this can help us to identify improvements to our products and services. If you are unhappy with any element of our service and cannot resolve the issue with the person who arranged the policy for you, please refer to your policy wording for details on how to make a complaint.