



**Scottish  
Water**

Trusted to serve Scotland



# Making a claim

As a publicly owned organisation, we need to ensure we are using our funding responsibly. To help keep things fair, there are certain guidelines we must follow when processing claims.

Please read the information below to understand the process and what to expect before submitting your claim.

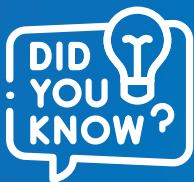
### Before you make a claim

- **Check your own insurance**

If you have home, contents or car insurance that covers your loss, it's usually quicker and easier to claim through them as it doesn't require proof of fault. Your insurance company will then contact us if they think we are responsible.

- **If you still need to claim from us**

Please follow the steps on the next page to help us process your claim as quickly as possible.



Making a claim through your own insurance is usually the quickest and easiest way of getting a resolution to your issue

## How to make a claim

- **Gather evidence**

If you feel Scottish Water is at fault for your loss, please provide as much evidence as possible to support your claim:

- Take photos/videos of all the damage.
- Gather original receipts and estimates for the repair or replacement.
- If you need to repair or replace something, please wait until we've investigated your claim. If you can't wait, keep the damaged items or take clear photos/videos of them and keep any receipts for the replacement.

- **Get in touch**

Once you have gathered all your evidence, you can submit your claim via our dedicated platform:

[Customer.scottishwater.co.uk/ReportAProblem](https://Customer.scottishwater.co.uk/ReportAProblem).

Here you will be asked to:

- Let us know what happened, what was damaged, and how much it originally cost and submit.
- For damaged tyres, tell us how old they are and how many miles they've done since new.
- If your claim is about vehicle damage, give us the exact postal location where the incident happened and photos that clearly show the defect/damage and the surrounding area where the incident has taken place.
- If your claim relates to personal injury, a member of our Service Review team will get in touch to issue a claims form, if required.

Alternatively, if you would prefer to speak to someone, please call our customer helpline **0800 0778 778** or you can email [customer.concerns@scottishwater.co.uk](mailto:customer.concerns@scottishwater.co.uk).

## What happens next?

- Once the claim has been submitted, we will acknowledge your claim within **3 working days**.
- In some cases, your claim may be handled by our specialist independent claims team. If this happens, we'll always let you know and they'll contact you directly to discuss the next steps.
- We'll review all the information you give us and carry out a thorough investigation to establish legal liability.
- If we need further details, we'll always let you know.
- We'll always provide you with our decision in writing, this may be by letter or email, unless you ask us to contact you another way.



## Important things to remember

- **Be honest**

Please give us true and accurate information. If a claim is found to be false or exaggerated, we may have to take further action which could lead to criminal prosecution.

- **Keep damaged items**

Where possible, please keep anything that has been damaged until we've had a chance to review them.

- **Please take clear photos and videos**

This will help us understand what has happened.

- **If you fix or replace things before we investigate**

We might not be able to cover the cost of the repair or replacement.

## Scottish Water's responsibility

- We know it's frustrating when things go wrong, but here's what you need to know about our responsibility when they do.
- Before we settle any claim, we need to ensure that Scottish Water is legally responsible - submitting a claim doesn't mean we've accepted liability.
- If we are found to be responsible, we won't replace items new for old, a deduction will be made for age and condition.
- To find out more about Scottish Water's responsibilities, check out the Document Hub on our website.

# Keeping up to date and getting in touch

Find out more about Scottish Water, our services, and keep up to date with what we are doing in your area:

## Report a Problem Portal



[customer.scottishwater.co.uk/  
ReportAProblem](https://customer.scottishwater.co.uk/ReportAProblem)

## Customer Helpline free 24/7



0800 0778 778\*

## Visit



[www.scottishwater.co.uk](https://www.scottishwater.co.uk)

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## We're here for you

For customers with medical, disability, caring, or communication needs, our free Priority Services Register offers extra support during water disruptions. Sign up today: [www.scottishwater.co.uk/Priority](https://www.scottishwater.co.uk/Priority)

\* Calls may be recorded for quality and training purposes.