

Claim Form Guidance Notes

Section 1

The **name and address** of the policyholder or the person making the claim. Please ensure that the Policy number is **fully completed**, otherwise this will delay us in locating your policy. If you have a property management company please also complete their name and FCA status. We also require information regarding your VAT status, please complete this question.

Please complete the Cheque Payee section with the name that the cheque should be issued in.

Section 2

This section deals with the particulars of the loss itself - i.e. exactly **where, when and how** the loss or damage occurred. This part of the claim form also asks for details of any emergency work, the estimated cost of the repair including emergency work costs, whether the property was occupied at the time of the loss (**remember, under the terms of your policy you must tell us if the property will be unoccupied for any period of time over 30 days**), and whether property belonging to anyone else has been damaged as a result of the incident. It is important that these fields are completed accurately, as the information supplied forms the basis of how the claim will be dealt with.

If there has been a pipe/roof leak you must send in the repair invoice prior to the insurers authorising the works.

Please also note that it is a policy condition that the insurers are notified with 30 days of a claim.

Section 3

This section only needs to be completed for **break-in/malicious damage/vandalism/vehicle impact claims only**. If the cause of the damage was **not** one of the above, then leave the section blank and move on to Section 4. If you **are** making a claim for any of these, please make sure that you report the loss to the Police and obtain a crime reference number. Also make sure you provide the address of the Police station the loss was reported to, and if possible, the name of the Police officer that dealt with the case.

Section 4

Complete this section if there is another insurance policy that covers the loss. This is because some companies have market agreements in place to request a contribution towards the cost of the claim from other insurers if the property is insured elsewhere. This will be dealt with the insurer and should not affect the other policy that you hold. Please contact the Claims Department if you need clarification of this.

Section 5

This section asks for details of **previous claims** you have made against your building insurer. Please ensure this section is completed, even if you have given the information to us already. This way, we can make sure that the **claims history** we have for you is **accurate and up-to-date**.

Section 6

Please make sure that you read and sign the declaration. This is standard on insurance claim forms and ensures that you are aware that in the interests of preventing fraudulent claims, insurers often exchange claims information. The declaration also confirms that the information provided to us on the claim form is true and accurate to the best of your knowledge and belief. A checklist is included for your reference to try and ensure everything is sent to us.

Frequently Asked Questions

What if I can't find any contractors to quote for the work?

If you are unable to find anyone to quote, or if you are concerned about the reliability of the contractors that have already quoted, we can request that the Insurers appoint one of their own approved contractors to assess the damage and prepare a report. Usually, if they do this there is no need to obtain a second estimate. Please contact the Claims Department to discuss.

Do the insurers always need two estimates?

Yes, unless there is difficulty obtaining two estimates (see above) for some claims where the cost of the repair is quite minimal, the insurers will sometime make an exception - but two estimates is the general guideline. Please contact the Claims Department to discuss the claim if you are experiencing difficulties in obtaining estimates.

If I have any problems in the meantime, who can I contact?

You can contact either our Claims Department or your own Managing Agents if you have any problems with the claim. We will do our best to help you. If you are having difficulties with the contractors you have nominated to carry out the work, we would suggest that you contact them in the first instance, however if the problem persists we are sometimes able to request that the Insurers appoint one of their own contractors.

Can the Insurers pay the contractors upon completion of the work?

Yes - the Insurers can issue make their cheque payable to the contractors. When sending the invoice to us, please make sure that you give us their details. However, the settlement cheque will always be sent via yourself, and will have the policy excess deducted.

What happens with my policy excess?

The insurers will deduct the policy excess from the final claim settlement, and you would therefore need to pay this to the contractors yourself. The excess is sometimes reclaimable from managing agents if the damage caused was not your fault but it depends entirely on the terms of the agreement you have with them. If you are in any doubt, please contact them to discuss this further.

Are there any time limits I should know about?

The policy allows 30 days for initial notification of the claim, however there are no strict timescale for the paperwork to be sent to us - we only ask that this is done as soon as reasonably possible in order to avoid delaying the claim. If there is a significant delay in the paperwork being sent to us, there is the danger that the cost of the claim will increase. The Insurers will ask for a reason in writing why it has taken so long to report the claim.

How long does all this usually take?

As soon as we have the paperwork from you, we can forward this to the insurers to begin dealing with the claim. The service standard for dealing with new claims is 10 working days which means that usually 10 - 15 working days after sending in the claim paperwork we would normally have a response from the insurers for you.