

To help us to support you in the event of a claim, please find below some guidance on what we will need from you:

Incident details needed for all claims:

- Date
- Location
- Circumstances
- Details of any actions taken
- Confirmation of your VAT status
- Bank account details for claim payments once insurers validate the claim

For a claim involving Property Damage, we will also need:

- Photos of the damage
- Emergency repair invoices for any temporary works and debris removal undertaken to make property secure and safe
- Itemised repair quotations including confirmation of the cause of the damage, full details of the required repair with any building/room measurements (if applicable), associated cost of materials, parts and also a breakdown of the labour charge
- Replacement quotations on a like for like basis including confirmation if any item has been deemed beyond economical repair (if applicable)
- If beyond economical repair – proof of ownership such as - Original Purchase receipts, photo of item, photo of user manual or original packaging

For a claim involving Theft/Malicious Damage, we will also need:

- Confirmation of who discovered the loss
- Confirmation of when the loss was discovered
- Confirmation of when the property was last seen or used
- Police Crime reference number
- Replacement quotations on a like for like basis
- Proof of ownership such as Original Purchase receipts, photos of item/s, photo of user manual or original packaging

Important Notes:

1. Some insurers may require a completed claim form, we will discuss this with you if applicable
2. You will be advised on timescales for when the above information is required. If you do not meet these timescales, this could prejudice your claim and delay its progress.
3. At all times it remains your responsibility to evidence your claim and all information requested needs to be provided at your own cost.

Report your claim by calling us on 01228 406290**

***Note: for training and monitoring purposes, and for our mutual protection, all telephone calls are recorded.*