

HOME INSURANCE CLAIM FORM



Congregational & General
Protecting the things you value since 1891

Name _____
Address _____

Please read the conditions in your policy regarding claims notification before completing this form.

If you have any further questions, please do not hesitate to contact Congregational or your insurance intermediary, if you have one.

Policy Number

Claim Number
(If known)

SECTION 1 DETAILS OF POLICYHOLDER

Name:

Address:

Postcode:

Occupation:

Telephone: Day

Evening

Mobile

Email Address:

This may be used to obtain your feedback on our service.

Your mobile number may be used to contact you regarding your claim only and will not be used for any other purpose

Please indicate your preferred method for us to communicate with you:

PHONE*

FAX

EMAIL

POST

*We are open 9:00am - 5:00pm Monday to Friday excluding bank holidays

SECTION 4 ADDITIONAL INFORMATION

Have you ever sustained a loss or made a claim against any insurer for loss or damage to property or had any claim made against you (other than vehicles covered by a motor insurance policy)?

Yes No

If Yes, please give dates, type of loss and settlement figure:

Are you the sole owner of the lost, damaged or destroyed property?

Yes No

If No, state the name(s) of any other interested parties and the nature of their interest:

Do you occupy the home as tenant?

Yes No

If Yes, please give name and address of the landlord:

In respect of damage to the home or landlord's fixtures (including internal decorations), are you responsible for the repair of such damage under the terms of a tenancy agreement?

Yes No

If Yes, what is the limit of your responsibility?

Was there at the time of the occurrence any other existing insurance, effected by you or any other persons, on the property for which this claim is made? e.g. travel insurance:

Yes No

If Yes, please give details here:

Are you registered (or liable to register) for VAT and therefore eligible to recover from HM Revenue & Customs the VAT paid on the cost of repair or replacement in respect of this claim?

Yes No

The amount claimed should be net of recoverable VAT.

SECTION 5 BUILDING DAMAGE - DETAILS OF CLAIM

If you have estimates or accounts, please attach and send with the completed claim form.

NB. IF YOU ARE STILL AWAITING ESTIMATES DON'T DELAY. Send us the form now and the estimates as soon as you receive them.

Are estimates being obtained and will be sent later?

Yes No

Estimated cost of repair:

£

Actual cost (if work has been done):

£

How much are you claiming?

£

HOW TO CONTACT US REGARDING YOUR CLAIM

You can contact us via:

Phone: 01274 700 700
Fax: 01274 370 754
Email: claims@cgins.co.uk

You can also write to us at:

Congregational and General Insurance plc
Curren House
Curren Street
Bradford
BD1 5BA

For further information visit:
www.congregational.co.uk

SUBMITTING YOUR CLAIM

In order for us to consider your claim, you will need to forward a fully completed and signed claim form in addition to the items listed below:

Buildings

- If you are claiming for damage to the buildings please contact our claims department. We will usually require two estimates for repair, although we may appoint a loss adjuster or building specialist to inspect the damaged areas and validate the cause.
- If you are claiming for damage to drains please contact our claims department. We have approved drainage specialists that will attend the site, clear blockages and/or investigate the cause of the blockage if a repeat problem is suspected. You will be responsible for the cost of these investigations unless an insurable defect is identified, in which instance the costs will be covered under the terms of the policy. Our specialist supplier will guide you through the process and answer any questions you may have.

Contents

- If the claim includes loss or damage to contents, estimates for replacement will be required, as well as original receipts.
- If the claim includes loss or damage for specified items, including valuables, original receipts/ valuations/ proof of ownership will be required.
- If you are claiming for damage to electrical equipment such as TVs, camcorders or digital cameras, photographic evidence may be acceptable. Alternatively, an electrical damage report may be required from a qualified technician; the cost of such a report will be included in the settlement of a valid claim.
- If you are claiming for damage to a laptop, mobile phone, smart phone, electronic tablet or games console, please contact our claims department. We have approved specialists who will arrange to inspect and report on the damage sustained.
- If you have items stolen, you should notify the police immediately and provide us with the crime reference number.
- The claim form and all supporting documents and information should be sent to Congregational & General Insurance plc.

PLEASE NOTE: We may appoint a loss adjuster to assist us in dealing with this claim.

QUESTIONS

What is a loss adjuster?

A loss adjuster is an independent claim specialist who investigates whether your claim is covered by the policy, assesses the loss or damage and manages the claim on our behalf.

What is an excess?

All our policies include a policy excess. This is the first part of any claim that you have to pay yourself. Details of your excess can be found on your policy schedule. You may also have a voluntary excess in addition to the standard excess or a higher compulsory excess.

How do I pay the excess?

If we make a payment to you we will deduct the amount of the excess from that payment. If you have engaged a contractor or supplier this means you will fund the amount of the excess.

Does a claim affect my no claims discount?

For each and every claim paid under ANY section of your policy, your no claims bonus will be affected.

PLEASE DETACH AND RETAIN FOR REFERENCE

CLAIMS CHECK LIST

1) If emergency work is necessary to protect your property or to prevent further damage, please proceed as soon as possible and submit the appropriate invoices.

Please note that we will only pay for the cost of repairs if you have a valid claim.

Emergency Helpline Telephone Number

If you need emergency repairs carried out to your property or advice and guidance, then you should contact our Emergency Helpline:-

Emergency Helpline Telephone Number - **0800 1388 112**

The helpline provides easy access to advice and guidance for many different types of emergencies. These are listed below:

Eurolaw Legal Advice Service
Tax Advice Service
Health & Medical Advice Service
Domestic Assistance Service
Veterinary Assistance Service
Childcare Assistance Service
Home Assistance Service

Additional services provided are:

Counselling Helpline - **0800 1388 115**

Glass Replacement Service - **0800 1388 113**

These services are available to both you and your family, permanently living in the home, free of charge during the Period of Insurance - calls from BT landlines are free, charges from mobiles and other network operators may vary, please check with your service provider. You may call these services at any time, in some instances the contact hours are limited. Please refer to the Helpline Services page in your policy booklet for full details.

Please DO NOT use the above services to report an insurance claim or enquire about an existing claim.

Call Congregational on 01274 700 700

We are open 9:00am - 5:00pm Monday to Friday excluding bank holidays.

- 2) You should read this form through carefully. Once you've completed the form, please check that all relevant information has been included and keep a copy for your own records.
- 3) Send the form to us at:
Congregational & General Insurance plc, Currer House, Currer Street, Bradford, BD1 5BA.

If you prefer, you may forward this form via your insurance intermediary, if you have one. Please note that we cannot respond to your claim until notification is received by us.

- 4) Please DO NOT dispose of any damaged property without prior referral to us, as it may be necessary for it to be inspected.
- 5) Your claim will be dealt with promptly and fairly. We may need to contact you for additional information.
- 6) You should note that any claim paid under your policy will affect your no claims bonus at renewal.
- 7) You should also be aware that we seek to identify dishonest and/or exaggerated claims.

If you have any further questions, please do not hesitate to contact Congregational & General Insurance plc or your insurance intermediary.