



Name

Address

CLAIMS CONDITIONS - YOUR DUTIES

On the happening of any event which may give rise to a claim **you** must:

- (a) tell **us** immediately, or as soon as reasonably possible, and give **us** all the assistance **we** may reasonably require,
- (b) inform the Police immediately if the **damage** is caused by thieves, malicious persons or vandals, or by riot, civil commotion, strikes or labour disturbances,
- (c) supply to **us** at **your** expense full details of the claim in writing including any supporting evidence and information that **we** require within the following periods:
 - (i) 7 days for **damage** by riot, civil commotion, strikes, labour disturbances or malicious persons,
 - (ii) 30 days after the expiry of the indemnity period for claims under Section 4 - Loss of Income,
 - (iii) 30 days after any other **damage**, injury or accident,
- (d) take immediate action so far as is reasonably practical to minimise loss, recover lost property and prevent further **damage**, injury or accident,
- (e) at **our** request and at **our** expense do or allow to be done everything reasonably required by **us** for the purpose of making recoveries from other parties whether such action is necessary before or after **we** pay **your** claim under the Policy.

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

Policy Number

Claim Number
(If known)

Insurance Intermediary

SECTION 1 DETAILS OF INSURED & POLICY

Insured's
Name:Risk
Address:

Postcode:

Contact
Name:Contact
Address:

Postcode:

Telephone: Day

Evening

Mobile

Email Address:

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

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 details here:

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 premises as tenant?

Yes No

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

In respect of damage to the premises 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?

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

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 & General Insurance plc
Curren House
Curren Street
Bradford
BD1 5BA

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

The guidance notes below will assist you in submitting your claim.

NB. Church of England customers only

Repairs to church buildings generally require a faculty under the Faculty Jurisdiction Measure. If you are in any doubt, you should consult the Archdeacon prior to commencement of work.

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:

- In case of damage to your property we will require two estimates for repair.
- In case of loss or damage to contents, estimates for replacement will be required, as well as where possible original receipts.
- In case of loss or damage for all extended cover for special items (specified valuables), original receipts/valuations/proof of ownership will be required.
- In case of damage to electrical equipment (such as laptops, TVs, camcorders, digital cameras), photographic evidence may be acceptable. Alternatively, an electrical damage report may be required from a qualified technician.
- If you have had items or money stolen or damage caused maliciously, you should notify the police immediately and provide us with the crime reference number.
- The claim form with 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 external claim specialist who assesses claims and recommends a fair settlement. Guidance is also offered to ensure that your claim is resolved as quickly and easily as possible.

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?

All excesses will be deducted from your claims payment.

Does a claim affect my No Claims Discount?

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

PLEASE DETACH AND RETAIN FOR REFERENCE

CLAIMS CHECK LIST

- 1) If emergency work is necessary to protect the 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 the property or advice and guidance, then you should contact our Emergency Helpline:-

Emergency Helpline Telephone Number - **0800 1388 114**

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

Emergency Assistance Service
Eurolaw Legal Advice Service
Tax Advice Service

Additional services provided are:

Counselling Helpline - **0800 1388 115**

We have arranged on your behalf a glass replacement service available 24 hours a day, every day of the year. You will only be responsible for the amount of any excess on your policy. Broken glass is dangerous and a security risk.

Glass Replacement Service - **0800 1388 116**

These services are available to you 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.

- 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.
It is important that the claim form is submitted to us as soon as possible, as failure to do so could delay the progress of your claim.
- 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.