

Church Claim Form



Name	_____
Address	_____

Congregational is a trading name of Integra Insurance Solutions Ltd. Your insurance contract is underwritten by International Insurance Company of Hannover SE UK Branch, as referred to in this claim form as the underwriter and is administered by Integra Insurance Solutions Ltd.

Please read the conditions in your policy regarding claims notification before completing this form. Check your insurance schedule for confirmation of the cover you hold together with any terms and limits that may apply.

Please be aware that we seek to identify dishonest and or exaggerated claims.

Policy number:	_____
Claim number: (If known)	_____

Prior to submitting a claim

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

- i. tell us immediately and give us all the assistance we may reasonably require;
- ii. inform the police within 48 hours if the damage is caused by thieves, malicious persons or vandals or by riot, civil commotion, strikes or labour disturbances;
- iii. 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:
 - a. 7 days for damage by riot, civil commotion, strikes, labour disturbances or malicious persons;
 - b. 30 days after the expiry of the indemnity period for claims under section 4 - loss of income;
 - c. 30 days after any other damage, injury or accident;
- iv. take immediate action so far as is reasonably practical to minimise loss, recover lost property and prevent further damage, injury or accident;
- v. 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.

Section 1 - details of policyholder

Please complete in block capitals and stay within the lines at all times.

Church name:	_____
Risk address:	_____

	Postcode: _____
Contact name:	_____
Contact address:	_____

	Postcode: _____

Please indicate your preferred method of contact regarding your claim (please tick any that apply and provide details).

<input type="checkbox"/>	Post:	_____
<input type="checkbox"/>	Phone:	_____
<input type="checkbox"/>	Mobile:	_____
<input type="checkbox"/>	Email Address:	_____

Section 2 - situation of loss or damage

Did the loss or damage occur at the insured premises?

Yes No

If No, describe and give the location/address of the premises/place where loss or damage occurred:

If Yes, are the insured premises or any part lent, let or sub-let?

Yes No

If Yes, describe the parts lent, let or sub-let, and provide the names of the occupants and the nature of their business:

Section 3 - details of loss or damage

Date and time of loss or damage:

Date: / / Time: am / pm

Explain fully how the loss or damage occurred:

For theft, burglary, money, riot or malicious damage and all risk claims please complete the following questions. If not, move to section 4.

The policy requires that the police are informed of any loss under the above headings within 48 hours.

When was the loss or damage discovered?

Date: / / Time: am / pm

Who made the discovery?

When was the property last seen?

Date: / / Time: am / pm

By whom was it last seen?

When were the police notified?

Date: / / Time: am / pm

Address of police station:

Crime reference number:

Section 6 - additional information

Has the property ever flooded from an outside source? Yes No

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

Have you ever sustained a loss or made a claim against any insurer for loss or damage to the property or had any claim made against you in the last five years (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.

Data protection and how we use your information

The underwriters and Integra Insurance Solutions Ltd. use information provided by you to set up a general insurance policy. We will keep information about you confidential and take appropriate security measures to safeguard all data supplied to us whether personal or non-personal. The collection and subsequent processing of your personal information, how it is held and used by us meets all relevant data protection legislation.

For further information on data protection see www.ico.gov.uk or call 0303 123 1113

For the purpose of administering your insurance policy and any claims made against the policy, we will from time to time share your personal information with relevant third parties such as loss adjusters, lawyers, fraud prevention and credit reference agencies as well as organisations which have a specific role laid out in law where we are permitted to disclose your personal information to them. We will never share your personal information, unless required to do so by law, without the appropriate and necessary care and safeguards being in place.

For further information on our privacy policy please go to www.congregational.co.uk/privacy-policy.php

Declaration I/We declare that the statements made are true to the best of my/our knowledge and belief, and I/we claim the amount above in respect of the items mentioned.

Signature(s) all policyholders must sign:	Position:	Date:

How to contact us

You can contact us via:

☎ **01274 700 700**

✉ **claims@congregational.co.uk**

For more information, visit: 🌐 www.congregational.co.uk

You can also write to us at:

Congregational, Integra Insurance Solutions Ltd., Curren House, Curren Street, Bradford BD1 5BA

We are open 9.00am – 5.00pm Monday to Friday excluding bank holidays.

Making a claim

Once you've completed the form, please check that all relevant information has been included and keep a copy for your own records. You can send the form and all supporting documents to Congregational or if you prefer, you may forward this via your insurance intermediary or broker. Please note that we cannot respond to your claim until notification is received by Congregational.

If the loss or damage is extensive, please contact your broker or intermediary or the Congregational claims department as soon as possible during office hours.

We may appoint a loss adjuster or a specialist supplier to assist us in dealing with this claim.

Buildings

- If emergency temporary repairs are necessary to protect your property or prevent further damage, please proceed as soon as possible and submit the appropriate invoices. Please note these costs will only be paid if you have a valid claim.
- 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 to inspect the damaged areas and validate the cause.
- If you are claiming for damage to drains you may wish to 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. Our specialist supplier can 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, electronic tablet or games console and require assistance you may wish to contact our claims department. We have approved specialists who can arrange to inspect and report on the damage sustained. Alternatively photographic evidence may be acceptable or an electrical damage report from a qualified technician.
- If you have items stolen, you should notify the police within 48 hours and provide us with the crime reference number.

Do not dispose of any damaged property without prior referral to us, as it may be necessary for it to be inspected.

Helpline services

The helpline services provide customers with easy access to advice and guidance to deal with all kinds of events and emergencies occurring within the United Kingdom. The helpline services are provided by DAS Legal Expenses Insurance Company Limited (DAS). DAS cannot accept responsibility if the helpline services are unavailable for reasons they cannot control.

📞 0800 1388 114

Emergency assistance, eurolaw legal advice service, tax advice service

📞 0800 1388 115

Counselling helpline

📞 0800 1388 116

Glass replacement service

These services are available free of charge during the period of insurance. Calls to helplines are free from UK landlines and mobile phones.

Please do not use these services to report an insurance claim or chase the progress of an existing claim, call Congregational on 01274 700 700. Offices open 9.00am – 5.00pm Monday to Friday excluding bank holidays.

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

Frequently asked questions

What is a loss adjuster?

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

What does a specialist supplier do?

Our specialist supplier provides a range of inspection services. They will advise as to whether your damaged item can be repaired and will undertake that repair for you. If the damaged item cannot be repaired and they are satisfied the damage has been caused by an insured event, they will recommend settlement of your claim based on the cost of replacing the item on a new for old basis.

What is an excess?

An excess is the first part of any claim that the policyholder has to pay. The standard church choice policy excess is nil. But you may have a voluntary excess and/or a compulsory excess applied. Details of your excess can be found on your policy schedule.

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. If we have appointed a specialist supplier to assist with repair or restoration, they may collect the excess on our behalf.

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.

If you have any other questions do not hesitate to contact us.