

Section 4 - building damage - details of claim

Please describe below the damage to the building:

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

Are estimates being obtained and will be sent later?

Yes No

Estimated cost of repair:

£

How much are you claiming?

£

Actual cost (if work has been done):

£

Section 5 - contents or valuables - details of claim

If you have any repair accounts or original invoices to substantiate your claim, please send them to us now as this will help us to settle your claim more quickly - please complete all the relevant columns providing as much information as possible.

Are estimates being obtained to be sent at a later date?

Yes No

If you are still awaiting estimates don't delay. Send us the form now and the estimates as soon as you receive them.

Description of item including make and model	Age	Price paid	Estimated cost of repair	Replacement cost (if not repairable)	Is this item specified in your schedule? (please tick)
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>

Please add any additional items on a separate sheet.

Please note a deduction for wear and tear on clothing and household linen will be made.

Section 6 - additional information

Have you made any household (building or contents or personal belongings) claims or suffered loss or damage, whether insured or not in the last five years? Yes No

Has your property ever been flooded from an outside source? Yes No

Has your property ever suffered from damage as a result of subsidence, landslip heave or structural? Yes No

If Yes to any of the above, please give dates, types 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.

Data protection

All data supplied will be processed and handled in accordance with the Data Protection Act 1998. In the event of a claim, both the underwriter and Integra Insurance Solutions Ltd. will pass any necessary personal information to relevant third parties such as loss adjusters, lawyers or other professionals to assist in the settlement of the claim. No sensitive details will be disclosed to any third party. For further information on the Data Protection Act please visit www.ico.gov.uk

Claims and Underwriting Exchange

Insurers pass information to the Claims and Underwriting Exchange (CUE) run by Insurance Database Services Ltd. (IDSL). The aim is to help us to check information provided and also to prevent fraudulent claims. When we receive your claims notification, we may search the database. When you tell us about an incident such as fire, water damage or theft which may or may not give rise to a claim, we may pass such information relating to it to the database. For further information regarding the Claims and Underwriting Exchange please visit www.insurancedatabases.co.uk

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. I/We understand that the underwriter and Integra Insurance Solutions Ltd. may seek information from other insurers to check the answers provided.

I/We authorise the underwriter and Integra Insurance Solutions Ltd. to carry out a search using a credit reference agency in accordance with the provisions of the Data Protection Act 1998. I/We understand that this may be necessary for occasional debt tracing and the prevention and detection of fraud.

Signature(s) all policyholders must sign:

Date:

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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., Currer House, Currer 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 immediately 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 112

Emergency assistance, eurolaw legal advice service, tax advice service, health and medical advice, service domestic assistance service, veterinary assistance service, childcare assistance service and home assistance service.

📞 0800 1388 115

Counselling helpline

📞 0800 1388 113

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. 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. 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.