

Insurance Claim Pack & Procedure

A CLAIM WILL NOT BE VALIDATED WITHOUT ALL THE DOCUMENTS BEING RETURNED AS PER THE BELOW CHECKLIST AND IT MUST BE RETURNED WITHIN 60 DAYS OF THE DATE OF THE INCIDENT

Checklist

A Fully Completed Claim Form	
Invoice to Show Issue causing the damage has been resolved	
Two Quotes For Repairing the Damage Caused	
Photographs of the Damage	



Introduction

If a claim arises out of hours and emergency action is required, a representative of Moreland will need to be contacted via the emergency out of hours number. This would only usually be relevant for a fire or major flood where alternative accommodation may be required.

If any URGENT remedial work needs to be done we will require the leaseholder to supply any supporting documents. **This is not to be taken as authorisation on any claim** but this will allow insurers to appraise the initial position especially if it can reduce further losses or exposure.

The claims form which is enclosed within this pack must be completed **by the individual who has experienced the loss** and must be returned to us **within 60 days of the incident** electronically by e-mail. This needs to be sent to Claims@morelandestate.co.uk. It is essential that it is fully completed and returned directly to the above e-mail address with 2 estimates with any pictures as soon as possible, together with any accounts of emergency works that are needed to be carried out.

On receipt of the claims form and supporting documentation, Insurers will then confirm their acceptance or denial of liability on each claim. By this we mean that they will look at each claim on its own merits i.e. as a claim could be viewed as a maintenance issue or they may say that a defined peril / event has not happened that would trigger a payment under the policy.

They will then give the green light on one of the estimates provided or on larger claims they will probably appoint adjusters. If this happens you will have to co-operate with them and keep us in the loop at all times. To avoid any adverse issues arising, all correspondence between adjusters and yourselves must go via the e-mail address claims@morelandestate.co.uk where a claims handler will be managing the claim. You should not write direct to Insurers or their adjusters. When works have been completed, you will need to send to the claim handler the final account.

Property Claim Form

Name	
Correspondence Address 1	
Correspondence Address 2	
Correspondence Address Postcode	
Telephone Number (Landline)	
Telephone Number (Mobile)	
Subject Property Address 1 (where loss occurred)	
Subject Property Address 2	
Subject Property Postcode	

Please give the following information about the loss/damage

<i>When did it happen</i>	
Date	
Time	
Where did it happen (location)	
What Happened (Details of the incident)	

If the damage is to the building, please state the following:-

Age of Building	
Briefly, the extent of the damage	

Are you covered under any other insurance policy for this loss Yes / No

If “yes” please provide the insurers name _____

Has anyone else a financial interest in the property eg owner or mortgage Yes / No

If “yes” please provide details _____

In case of theft please give the following information about your premises

How were they entered	
Were they occupied at the time	Yes / No
If “No” when were they last occupied?	
Were they furnished for full habitation	Yes / No

In case of theft or loss or malicious damage please state

The date you informed the police	
The address of the police station	
The police reference on any document given to you	

If the property is sublet

Please provide a copy of the tenancy agreement	
Do you require loss of rent	Yes / No
If “Yes” why do you believe the property is uninhabitable and you require the loss of rent – please also confirm which rooms within the property are uninhabitable	
Where applicable in the lease have you obtained the Landlords formal consent to	Yes / No

<p>sublet the property?</p> <p>Insurers may request a copy of the formal consent which must be dated prior to the date of the loss</p>	
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CLAIMS & UNDERWRITING EXCHANGE

Insurers and their agents share information with each other to prevent fraudulent claims and or underwriting purposes via the Claims and Underwriting Exchange register operated by Insurance Database Service Ltd. A list of participants is available on request from the insurers. The information you supply on this form, together with the information relating to the claim will be provided to participants

INSTRUCTIONS TO BE OBSERVED

All damaged property must be protected from further deterioration and should not be disposed of until permission is given by the Company or the Loss Adjusters.

BUILDINGS: This claim form should be accompanied by a tradesman's original detailed estimate

CONTENTS: You are NOT insured for contents on this policy. A leaseholder/resident is required to place their own contents policy independent to that of this building policy.

PLEASE NOTE CARPETS AND FURNISHINGS SUCH AS CURTAINS ARE CONSIDERED CONTENTS AND WILL NOT BE COVERED UNDER THIS POLICY

DECLARATION

If you make a claim which is any way fraudulent, unfounded or exaggerated, or make a false declaration, all benefits under this policy will be forfeited.

I/We declare that all answers are true and complete. I/We hereby claim for the loss or damage as set out above.

I/We understand that insurers may seek information from other insures to check the answers I/We have provided.

Signature _____ Date _____

Please ensure this form is signed and returned together with a minimum of two quotes within 60 days of the date of loss to claims@morelandestate.co.uk.

Failure to provided a completed claims form together with two quotes and a signed declaration within 60 days may result in insurers refusing the claim in its entirety.