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Renovation Plan Claim Form

Please complete this claim form and return by any of the methods below without delay.

POST: Return to the letterhead address.
FAX: 01621 784405
Email: burnham@astonscott.com

ADVISORY NOTES

PLEASE READ THE NOTES CAREFULLY **BEFORE** COMPLETING THE FORM.

We use a limited number of specialist Loss Adjusters. We want to give you the best service possible at the time when you most need our help but we cannot do this unless you give us all the information we need to process your claim. Please, therefore, answer all the questions as fully as you can. We have tried to cover most eventualities with these questions but please add further relevant information on a separate sheet.

Questions 1 to 5 the information enables us to quickly find your file and establish that the Policy is in force. It helps if you use clear capitals as handwriting can sometimes be difficult to read and delay ensues. We need your telephone number so that an Adjuster or other representative can make rapid contact with you, if needed.

Question 6 Most Insurance Policies, including yours, contain conditions which either say that the "more specific Insurance" shall pay or alternatively that where both apply they shall share the loss in proportion to their sums insured. We may ask you to make a claim under the other Policy but where possible we deal directly with the other Insurer thereafter.

Loss of or Damage to Property Section

The Renovation Plan policy offers 3 Levels of cover, Level 1, 2 & 3. Check your policy schedule to ensure you are covered for the event that has occurred. If you are in any doubt please speak to us.

As well as establishing that an insured loss has occurred insurers may need to work closely with the Police to try to apprehend any criminal involved and to recover your property. With some malicious damage (such as occurs during riots or civil disorder) you are entitled to recompense from the Police Authority itself.

If your Contents are damaged by any insured peril tell us at once. You may well need help in the shape of an experienced Adjuster to guide you on cleaning or drying out, etc. Do not throw away damaged articles until we settle your claim or advise you to dispose of them, unless keeping them is a danger to health.

Legal Liability Section

Never delay advising us of any circumstance known to you which might lead to someone making a claim against you. The sooner we know, the sooner we can collect the facts, witness's statements, etc., to establish a true picture so that we can defend your position adequately or settle the claim quickly when eventually made. Do not wait for the claim!

Please remember that Underwriters indemnify you only in cases where you are legally responsible not just when you feel that you ought to pay up! The third party has to prove negligence or nuisance or breach of statute and may not be able to. If you are not legally liable your Policy will not pay except for legal costs in defending your position.



RENOVATION PLAN CLAIM FORM

(Answer these sections whatever type of claim you are making)

Claim Number (if known) :

1 I am claiming under Policy No. Renewal date:

2 Name of Insured:

3 Occupation:

4 Address where claim occurred

.....

.....

.....

.....

5 Date and time of occurrence

6 Is the property lost or damaged insured by any other Insurer?

YES/NO

If YES, please give details:

Policy No.

Type of Insurance

Insurer

7 Have you ever claimed under this or any other property Policy before? YES/NO

If YES, please state when, what type of loss and the amount paid

.....

.....

8 Describe the works being carried out to the insured premises?

.....

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.....

.....

MOST IMPORTANT HOW DO WE CONTACT YOU?	
Address
.....
.....
.....
Telephone No.
Fax No.
When?
.....
.....
Any comment
.....
.....
.....

LOSS OF OR DAMAGE TO PROPERTY

- a) Nature of claim (tick appropriate box)
- | | | | | | |
|-----------------|--------------------------|---------------------------|--------------------------|----------------|--------------------------|
| Fire | <input type="checkbox"/> | Lightning | <input type="checkbox"/> | Explosion | <input type="checkbox"/> |
| Earthquake | <input type="checkbox"/> | Aircraft | <input type="checkbox"/> | Storm or Flood | <input type="checkbox"/> |
| Escape of Water | <input type="checkbox"/> | Impact | <input type="checkbox"/> | Malicious | <input type="checkbox"/> |
| Riot | <input type="checkbox"/> | Theft | <input type="checkbox"/> | Subsidence | <input type="checkbox"/> |
| Any other. | <input type="checkbox"/> | Please give details | | | |

b) As precisely as possible, state what happened

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.....

c) Who discovered the loss or damage?

d) When did they discover it?

e) Can any damaged property be repaired **YES / NO**

If **NO**, what is the value of salvage to you £.....

f) Have you obtained any estimates for repair or replacement **YES / NO**

If **YES**, please enclose them

If **NO**, please: i) explain

ii) give your estimate of the likely overall amount of claim £

g) If the cause of the claim was theft from your premises:

i) Was the occurrence reported to the police **YES / NO**

ii) Who reported it

iii) To which Police Station

iv) Immediately prior to a break-in, were all the doors locked and

windows properly secured **YES / NO**

If **NO**, please explain

Do you have an alarm? **YES / NO**

If **YES**, was it activated? If not why not? Please explain

v) Do you suspect anybody ? **YES / NO**

If **YES**, please give details

vi) What steps have you taken to try and recover the property

.....

h) If the property is unoccupied when was it last visited prior to the incident?

.....

i) If the property is unoccupied was the water either switched off at the mains or the heating maintained at 15 degrees centigrade or 55 degrees Fahrenheit?

.....

j) Has there been any break or delay to the works in excess of 30 days? If so please provide details

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.....

LEGAL LIABILITY

(You must not correspond with anyone claiming against you - send everything on to your Broker unanswered. Ask anyone who thinks that he can claim against you to put it in writing, as there may be legal consequences).

1. Name and Address of person claiming

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.....

2. What is their relationship to you ?

3. State exact nature of the occurrence

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.....

(continue on separate sheet, if necessary)

4. How has the claim been made ?
(e.g. by letter [if so please attach], verbally, by hearsay from another person)

.....

5. What is the nature and amount of the claim (if known) ?

.....
.....

6. Have you admitted liability **YES / NO**

If **YES**, why and in what circumstances

.....
.....

DETAILS OF CLAIM

Wherever possible attach a detailed estimate for repair. In the case of damage to a building it is not necessary to complete columns 3 - Continue on a separate sheet if necessary.

1 Description of property lost, destroyed or damaged	2 When Purchased	3 Cost Price	4 Estimated cost of repair or replacement if repair impossible (enclose estimate/proof that repair is not practicable)	5 For Buildings repair allow here an amount for maintenance or betterment, if any	6 Net Amount claimed

I / We warrant the truth of all information given on this claim form

Insured's Signature _____
Date _____

ANY ADDITIONAL INFORMATION TO ASSIST UNDERWRITERS SHOULD BE COMPLETED ON THE REVERSE OF THIS PAGE