



Buildings claim form to be completed by homeowners

Property address (including post code)

.....
.....

Location of loss (eg Kitchen etc.)

.....

Your name(s) & Initial(s)

.....

Daytime tel no Contact name

Mobile no Evening tel no

Email address

Estimate of total repairs £

Would you like insurers to instruct contractors to complete the repairs? Yes / No

If 'No' please submit two estimates for approval by insurers

Date of incident Time

Cause of damage

.....
.....

Details of full circumstances surrounding incident

.....
.....
.....

Discovered by Reported by

Police notified YES / NO Police reference

Station notified

Have you made a claim in the last 3 years YES / NO



If yes, please provide details

Date	Description of damage & value
.....
.....
.....

Date	Description of damage & value
.....
.....
.....

Date	Description of damage & value
.....
.....
.....

I/We confirm that this form has been completed by me/us and is a true and complete to the best of my/our knowledge

Signed	Date
Print name	
Signed	Date
Print name	

Please return form to:
Insurance Team
Residential Management Group
Chelford House
Gadbrook Park
Northwich
Cheshire
CW9 7LN

A basic guide to your policy cover and claims procedure

Please read alongside your Summary of Cover

1 **What does your buildings insurance cover?**

Your policy covers your main residence including conservatories, outbuildings, yards and forecourts, fixtures and fittings, garages, walls, gates, fences, piping, ducting, cables, wires and public mains for which you're responsible. Remember, this isn't a contents policy, so you're responsible for arranging your own contents cover for such items as kitchen appliances, carpets and personal belongings.

2. **When can I claim?**

Your policy covers you for a range of events or perils. Please see your Summary of Cover for full details.

3. **What isn't covered?**

Most claims are subject to a policy excess. You can find details of this in your Summary of Cover. The main exclusions are noted in the Summary of Cover, but bear in mind that the policy doesn't cover wear and tear, general maintenance matters, poor workmanship and storm damage to fences and gates. Like all other insurance, the policy is subject to general conditions and exclusions. Again, please see your Summary of Cover.

4. **What can I do to avoid claiming?**

You need to take reasonable precautions to prevent or minimise any damage or liability which might result in a claim. This includes maintaining your property, ensuring you've lagged pipes and tanks to prevent freezing, if you're responsible for this, and that you've locked doors and windows when your property is empty.

You should also ensure work undertaken in the property is of an acceptable standard. To prevent serious fire claims, and for your own safety, consider installing a smoke detector. To minimise damage by water escape, identify where your stopcock is and make sure you can operate it easily.

5. **What if there's an emergency during out-of-office hours?**

Just call our Customer Services Team on **0345 002 4444**.

You can use this if you've suffered significant damage, for example, from a storm, flood or fire. You will, however, still be required to complete a claim form in accordance with the procedures above, at the first opportunity. If you have

any questions, please call the Insurance Team on **0345 002 4444** or email **insuranceclaims@rmguk.com**. In some cases we'll need to inspect the damage. We will let you know if this is the case.



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These details can be checked on the FCA's Financial Services register via their website www.fca.org.uk or by contacting them on 0800 111 6768.

Our FCA Firm Reference Number is 203093