

home insurance claim form



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

Please read the conditions in your policy regarding claims notification before completing this form. Certain sections of the policy are only operative if you have purchased that particular element of cover. Check your insurance schedule for confirmation of the cover you hold together with any limits that apply.

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

Name

Address

Policy number:

Claim number:
(If known)

Prior to submitting a claim

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

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. These costs will only be paid if you have a valid claim.

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

If your claim relates to any of the following:

- damage to drains;
- damage to laptop/tablet/mobile phone/games console.

Please contact the Integra claims department on 01274 700 810.

Opening hours 9.00am - 5.00pm Monday to Friday.
Excluding bank holidays.

Section 1 Details of policyholder

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

Name:

Address:

Postcode:

Occupation:

Preferred contact number:

Mobile:

Your mobile number may be used to contact you regarding your claim only and will not be used for any other purpose.

Email address:

This may be used to obtain your feedback on our service.

Broker or intermediary name:

Section 2 Location of loss or damage

Did the loss or damage occur at your home? Yes No

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

If Yes, is your home 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.

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 within 48 hours of any loss under the above headings.

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 4 Building damage - details of claim

How many rooms were damaged?

Please describe below the damage to your 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

To avoid delays, please send estimates as soon as you receive them.

Estimated cost of repair:

£

Actual cost
(if work has been done):

£

How much are you claiming?

£

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, 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 within the last 5 years sustained a loss (whether or not a claim was made) or made a claim against any insurer for loss or damage to property or had any claim made against you (other than vehicles covered by a motor insurance policy)?

Yes No

Has your property ever suffered from damage as a result of subsidence, landslip, heave or structural movement?

Yes No

Has your property ever been flooded from an outside source?

Yes No

If Yes to any of the above, please give dates, type 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:

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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?

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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 Act 1998

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.org.uk

Claims & Underwriting Exchange

Insurers pass information to the Claims and Underwriting Exchange, run by Insurance Database Services Ltd. This is used to check information provided and prevent fraudulent claims. Under the conditions of your policy you must tell us about any insurance related incidents, such as fire, water damage, theft or an accident, whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to the relevant database. We and other insurers may search these databases when you apply for insurance, in the event of a claim, or at a time of renewal to validate your claims history.

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(s) stated in respect of the items mentioned. I/We understand that the underwriter may seek information from other insurers to check the answers provided.

I/We understand that to help protect policyholders from the cost of fraud the underwriter and Integra Insurance Solutions Ltd. share information with other insurers via the Claims and Underwriting Exchange.

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:

home insurance claim form

How to contact us

You can contact us via:

📞 01274 700 810

📠 01274 700 811

✉️ claims@integra-ins.co.uk

For further information visit:
www.integra-ins.co.uk

You can also write to us at:

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 your claim

Once you've completed the claim 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 Integra Insurance Solutions Ltd. 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 Integra.

- If the loss or damage is extensive, please contact your broker or intermediary or the Integra claims department as soon as possible during office hours.
- Please note 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 or building specialist to inspect the damaged areas and validate the cause.
- If you are claiming for damage to drains please 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. You will be responsible for the cost of these investigations unless an insurable defect is identified, in which instance the costs will be covered under the terms of the policy.
Our specialist supplier will 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 or 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, please contact our claims department. We have approved specialists who will arrange to inspect and report on the damage sustained.
- If you have items stolen, you must 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. If you have any further questions, please do not hesitate to contact Integra or your insurance intermediary or broker.

Please detach and retain for reference

Helpline services

The helpline services give customers 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 cannot accept responsibility if the helpline services are unavailable for reasons they cannot control.

These services are available to both you and your family free of charge, during the period of insurance. Calls to helplines are free from BT landlines, charges from mobile phones and other networks may vary. Please check with your service provider.

📞 0800 9154 780

Eurolaw legal advice service, tax advice service, health and medical information service, domestic help, veterinary help, childcare help, home help.

📞 0800 9154 781

Counselling helpline.

📞 0800 9154 782

Glass replacement service. This service is provided by a specialist glass replacement company.

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

Please DO NOT use the above services to report an insurance claim or enquire about an existing claim.

Frequently asked questions

What is a loss adjuster?

A loss adjuster is an independent claim 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 the 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?

All our policies include a policy excess. This is the first part of any claim that you have to pay yourself. 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.

Does a claim affect my no claims discount?

For each and every claim paid under ANY section of your policy, your no claims bonus will be affected.

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

Integra Insurance Solutions Ltd.

Registered Office: Currer House, Currer Street, Bradford, West Yorkshire, BD1 5BA. Registered in England and Wales Registered Number 06760260. Authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 495111.

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