

home insurance claim form



Name

Address

Your insurance contract is underwritten by HDI Global Specialty 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. Check your insurance schedule for confirmation of the cover you hold together with any terms and limits that may apply.

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

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.

You may be able to register your claim using our secure online portal, access via our website www.integra-ins.co.uk.

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:

Please indicate your preferred method of contact regarding your claim (please tick any that apply and provide details)

Post

Phone

Mobile

Email address

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 and how we use your information

The underwriters and Integra Insurance Solutions Ltd. use information provided by you to set up a general insurance policy. We will keep information about you confidential and take appropriate security measures to safeguard all data supplied to us whether personal or non-personal. The collection and subsequent processing of your personal information, how it is held and used by us meets all relevant data protection legislation.

For further information on data protection see www.ico.gov.uk or call 0303 123 1113

For the purpose of administering your insurance policy and any claims made against the policy, we will from time to time share your personal information with relevant third parties such as loss adjusters, lawyers, fraud prevention and credit reference agencies as well as organisations which have a specific role laid out in law where we are permitted to disclose your personal information to them. We will never share your personal information, unless required to do so by law, without the appropriate and necessary care and safeguards being in place.

For further information on our privacy policy please go to <https://www.integra-ins.co.uk/privacy-policy.php>

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.

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

For NGT app users if you have a TextNumber please ensure that you provide this to us.

You can also write to us at:

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 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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IIS/HHCF/0119