

# Claim form for properties insured through local authorities

## Warning – fraud

A fraudulent claim will result in the loss of all policy benefits and may lead to the institution of criminal proceedings. Insurers pass information to the Claims and underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help us to check information provided and also to prevent fraudulent claims. When you tell us about an incident (such as fire, water-damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register.

## To be completed by the local authority

### 1 Policy records

Name of local authority		Policy number	
Name of owner	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss <input type="radio"/> Ms	Name of joint owner	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss <input type="radio"/> Ms
Surname		Surname	
Forename		Forename	
Insured property			
Postcode			
Type of property: Leasehold/Freehold		Flat/House/Bungalow/Maisonette	
Sum insured £		Inception date	
Extended AD <input type="radio"/> Yes <input type="radio"/> No		Special terms/excesses etc.	
Premiums paid to date? <input type="radio"/> Yes <input type="radio"/> No			
Do your records indicate whether the property is <input type="radio"/> Let <input type="radio"/> Owner occupied			
Other interests			
Approved by		Department	
Date			

## To be completed by the Owner

The attached notes should assist you in the completion of this form

### 2 Personal details

Your correspondence address if different from the insured property address shown above:	
Postcode	
Contact telephone number	Occupation of owner
Occupation of joint owner	

**3 General questions (please tick appropriate box)**

Is any business conducted from the property?  Yes  No

If yes, please give details

Was the property permanently lived in at the time of loss of damage?  Yes  No

If no, when was it last permanently lived in?

Is the property occupied by anyone other than a member of your family?  Yes  No

If yes, who?

Is the building only insured by Zurich Insurance?  Yes  No

If no, please give details

Please give details of any Bank/Building Society interest

Bank/Building Society

Roll/reference number

**4 Details of loss or damage**

a) When did the loss or damage occur?

Time

am/pm

Date

b) What has been damaged?

Age/description of the damaged part

c) How did the damage occur?

d) Have you any reason to suspect that the loss arose through the actions of any particular person?

Yes  No

If yes, please give details

e) What is age and general condition of the property?

Age

General condition

f) What is the expected cost of repair? (Please enclose one estimate)

£

**5 Police**

Theft or malicious damage claims must be reported to the police. Please give details below:

Date

Time reported

am/pm

Police  
reference

Address of Police Station

Postcode

## 6 Declaration

**Save** No change, keep as attachment.

**Save**

**Post** If you wish to send us this form in the post please print it then sign and date it before sending it to your local authority, who will then complete section 1 (Policy Records) before forwarding on to us.

I/We declare all these particulars to be true and understand that you may ask for information from other insurers to check the answers I/we have provided (if the property is jointly owned, both signatures will be required).

Insured's signature

Date

Insured's signature

Date

**Email** Email Please add your name and the date in the boxes on the right and email to your local authority (at the address they have provided) with a request that they email the claim form as an attachment on to Zurich at [homeclaims@uk.zurich.com](mailto:homeclaims@uk.zurich.com) with the details requested in section 1 (Policy Records).

Insured's name

Date

### Please return to:

Zurich Insurance plc, Property Claims Centre, PO Box 3886, Swindon SN4 8FF Telephone: 08700 10 88 55  
Fax: 0845 280 5602 Email: [homeclaims@uk.zurich.com](mailto:homeclaims@uk.zurich.com)

## Important notes

Please detach and return your completed claim. You may wish to keep a copy of the completed form and important notes for your references.

The following notes are designed to help you complete the form so that we are able to deal with your claim quickly and efficiently.

- 1 The form should be completed in BLOCK CAPITALS. Please answer every question and sign and date the form.
- 2 If you need more space to answer any of the questions, please use a separate sheet and attach it to the form.
- 3 Zurich Insurance plc does not admit liability by issuing this claim form.

### Section 1 – policy records

If returning by post please ensure that this section has been completed in full by the Local Authority before you return this form directly to Zurich Insurance at the address shown.

### Section 2 – personal details

The address details that you provide here should be the address for correspondence purposes if you are not currently living at the Insured property.

Please provide a contact telephone number if at all possible, as having the facility to talk to you can often save time.

### Section 3 – general questions

You must tell us of any other insurance covering the property as you are legally not entitled to claim benefit for the same loss from more than one insurance company. If cover is provided by more than one policy, we will deal with your claim within the terms of your policy with us and may then approach the other company for a contribution to any payment we have made.

### Section 4 – details of loss or damage

- a) It is important that you provide the exact time and date the incident occurred. If this is not possible, then please be as specific as you can.
- b) We will need to know what part of the property has been damaged, and to what extent, so we can agree how best to proceed.
- c) Your property is covered against Insured risks which are listed in the Statement of Cover provided to you by your Local Authority (if you are unable to trace your Statement of Cover, please contact the Council for a copy). So we can establish whether the damage is covered by the policy, we need to know how it was caused. It is important to provide as much information as possible.  
Please remember, it is the cause of the damage that is important, and you may find it helpful to approach your builder, electrician or plumber for an opinion.
- d) If you suspect that the loss or damage arose from the actions of another person, this information should be provided to us, as we may have the right to recover from them any payment we make to you. We will need to know their name and address and why you feel they were responsible.
- e) Please include details of any repairs or maintenance work carried out in the past.
- f) When returning your claim form, please enclose any available estimates for repairs. Estimates should detail in full the extent of the repairs necessary, but also specify any charges which do not directly arise from an Insured Risk, such as repairs for general maintenance.

Please note that, if your claim relates to an item which is damaged beyond repair and which forms part of a matching suite or set we are only responsible for the damaged item itself.

Please remember your policy covers damage by 'insured risks'. We will not pay the cost of any repairs that are the result of wear and tear, faulty construction or lack of maintenance.

### Section 5 – Police

If you are claiming following theft, attempted theft or malicious damage, the Police must be advised of the incident. Please let us know the crime reference, as we will need to contact them.

## Some common questions answered

**Q Does something actually have to catch fire before it can be considered under the fire risk?**

A Generally, yes. An occurrence such as placing a hot pan on a worksurface, which leaves a scorch mark, would not be covered.

**Q Can I claim for the damage caused to my roof by strong winds?**

A One of the insured risks is 'storm'. Storm is quite a rare meteorological occurrence. During storm, winds just short of hurricane strength can be expected, usually accompanied by heavy rain, hail or snow.

It should be noted that this risk is designed to cover an extreme weather condition; it does not include the normal wind and rain of winter, or cost of repairing, say, a roof which has deteriorated over a period of time.

**Q What does 'escape of water' mean? Does it include the replacement of burst pipes?**

A The escape of water risk covers only the damage caused by escaping water – water escapes because a pipe, tank or appliance has failed. You may be able to claim for the repairs to the apparatus itself under Insured risk 13, covering accidental breakage of pipes etc., but it should be noted that damage caused by normal wear and tear is not insured.

**Q Why can't I claim for the replacement of the aerial, under Insured risk 12?**

A Cover under this Insured risk is limited to damage caused to the home by the falling aerial. It does not cover the aerial itself which you would normally be able to claim for under any contents policy you may have.

**Q Will Zurich Municipal pay the professional tradesman direct if the claim is accepted?**

A Any contract for repair will always be between you and your nominated repairer, and you should always ensure that any work is carried out to your satisfaction before you make payment.

As the contract for the repair is between you and the repairer, it is normal practice for you to settle the account then forward to us the receipted invoice so that we can refund your outlay up to the agreed figure.

If you wish, we can send our settlement cheque to you in the name of your contractor or pay your contractor directly. In either case, we require your written confirmation that the works have been completed to your satisfaction, before any money is released.

**Q Can you arrange for emergency repairs?**

A Yes, you can arrange for **emergency** repairs to be carried out to **prevent further damage** occurring. Keep the bills as these could form part of your claim.



### Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority.

Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.

These details can be checked on the FCA's Financial Services Register via their website [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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