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Appendix 4: Factored Owner, Shared Owner and Leaseholder Guidance Notes

How to Make a Claim

Please note that for a claim to be considered the damage must have occurred within the policy period and have been caused by an event the policy covers e.g. fire, water, storm, theft etc. Your policy summary has full details of the insured events.

In an emergency you should take any immediate action required to protect your property from further damage, such as boarding up, switching off gas, water or electricity.

If you require emergency assistance Arthur J Gallagher (Gallagher) will be able to assist in guiding you on the best way in securing/ undertaking emergency repairs, including security and weather proofing measures. This service is provided regardless of whether an insured peril has operated or not.

In order to make a claim, please telephone Gallagher during office hours or if it is an emergency (e.g. your property is uninhabitable) your nominated loss adjuster can be contacted outside office hours.

During office hours

- Contact Gallagher on 01245 341217
- Gallagher will appoint a Loss Adjuster to contact you.
- The loss adjuster will inspect the damage and arrange for repairs and, if necessary, alternative accommodation.

Outside normal office hours

- Please contact your nominated Loss adjuster QuestGates on their emergency number 0151 411 0535
- Confirm the name of the housing association and that cover is arranged by Arthur J and they will be able to advise and assist you.

Subsidence

If you suspect your property is suffering from subsidence, please contact your claims manager at Gallagher on **01245 341217**

You will be responsible for the £1,000 policy excess applicable for subsidence



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Appendix 4B: Property Claim Form

Name of Housing Association				
Policy number (if known)				
Your full name				
Correspondence address				
	Postcode:			
Telephone number	Mobile			
Email Address				
Occupation				
Are you the (tick as appropriate)	Leaseholder 🔲	Shared Owner 🔲	Owner 🔲	Factored 🔲
Address of property where damage occurred			Postcode:	
Type of property (e.g. house, flat)	Age of Property			
How long have you owned the property		Yrs		months
Date damage occurred				
What happened to cause the damage				
Details of damage including estimated repair cost				
We require two written estimates. If you are not attaching two estimates, please explain why				
Name and address of person responsible for damage (if applicable				
			Postc	
Crime Reference Number				
(This is a policy requirement for all v	andalism / malici	ous damage / theft	related claims	;)
Was the property occupied at the tim	e of the loss?	YES / NO		
If no, state the last date on which the occupied	property was			
Have you made any other claims in the	ne past 3 years?	YES / NO		
If so, please provide details (continue overleaf if required)				
I/We declare that all the answers provided are true and correct to the best of my/our knowledge.				
Signed		Date		

PLEASE RETURN TO: Arthur J. Gallagher, 27-30 Railway Street, Chelmsford CM1 1QS

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