



# Household/Let Property Claim Form

Please attach any photographs showing the external damage and any resultant internal damage, together with any invoices for emergency repairs or estimates for rectification (please don't delay submission whilst waiting for an estimate). If you require any assistance in completing this form then please do not hesitate to contact the Claims Team on 01708 777710 between the hours of 9.00am and 5.30pm Monday to Friday. Please email the completed form and estimates (if available) to: [Weatherclaims@towergate.co.uk](mailto:Weatherclaims@towergate.co.uk). Alternatively post to us: Towergate Underwriting Claims, Towergate House, St Edwards Court, London Road, Romford Essex RM7 9QD.

**THIS FORM MUST BE FULLY COMPLETED, SIGNED AND DATED AND RETURNED WITH A COPY OF THE VALID PROPERTY POLICY SCHEDULE**

SECTION 1 – DETAILS OF POLICYHOLDER AND POLICY																
Policy No:					Household scheme		<input type="checkbox"/>		Let Property scheme		<input type="checkbox"/>					
Broker																
Policyholder - Title and Full Name																
Correspondence Address				Address of Property Insured (if different)												
Postcode				Postcode												
Contact Tel No: <i>(Between 9.00am – 5.30pm)</i>					Email Address (if accessed regularly):											
Are you registered for VAT?							Yes		<input type="checkbox"/>		No		<input type="checkbox"/>			
SECTION 2 – DETAILS OF WHEN, WHERE AND HOW LOSS/DAMAGE OCCURRED																
Date of Loss/Damage																
Where did Loss/Damage occur?																
Has the leak been repaired?							Yes		<input type="checkbox"/>		No		<input type="checkbox"/>			
Who discovered it and when?																
State fully the description and cause of the Loss/Damage and how it occurred: <i>(please provide a full explanation as to the cause and damage caused)</i>																
Were the premises unoccupied at the time of the loss?							Yes		<input type="checkbox"/>		No		<input type="checkbox"/>			
If Yes, when were they last occupied?																
If yes, had the central heating system been drained down?					N/A		<input type="checkbox"/>		Yes		<input type="checkbox"/>		No		<input type="checkbox"/>	
Were the premises furnished for normal occupation at the time of the loss?							Yes		<input type="checkbox"/>		No		<input type="checkbox"/>			
Were any refurbishments taking place at the property?							Yes		<input type="checkbox"/>		No		<input type="checkbox"/>			

<b>SECTION 3 – DAMAGE – DETAILS OF CLAIM</b>			
Estimated full cost of repair – buildings	£	Estimated full cost of repair - contents	£
<b>Please attach your estimates to this claim form</b> N.B If you are still awaiting estimates don't delay in sending us this completed form and a copy of your valid Insurance schedule. If estimate(s) are being obtained and will be sent at a later date please tick the box <input type="checkbox"/>			
<b>ONLY EMERGENCY WORK TO PREVENT FURTHER LOSS MAY BE UNDERTAKEN. UNDER NO CIRCUMSTANCES SHOULD FULL REPAIRS BE CARRIED OUT WITHOUT UNDERWRITERS PRIOR CONSENT</b>			
Has emergency work been carried out (e.g. to protect the property/prevent further damage)	Yes	<input type="checkbox"/>	No <input type="checkbox"/>
<b>SECTION 4 – NOMINATION</b>			
Do you wish to nominate another person to deal with the claim on your behalf?	Yes	<input type="checkbox"/>	No <input type="checkbox"/>
Nominee Name			
Address			
Postcode		Contact Telephone number	
<b>Please be aware that this would include any settlements due unless you specifically state otherwise.</b>			
<b>SECTION 5 – NOTICE</b>			
<p>Towergate Underwriting Group Ltd will act on behalf of insurers in handling your claim and in the absence of your advices to the contrary, will assume your informed consent to your claim being handled on this basis.</p> <p>Please note that insurers pass information to the claims and underwriting Exchange register, run by Insurance Database Services Ltd (IDS Ltd)</p> <p>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.</p> <p>In accessing claims made insurers may also undertake checks against publicly available information as necessary such as electoral roll, county court judgements, bankruptcy orders or repossessions.</p> <p>Some of the information which you give us about this claim may be passed to other insurance companies you tell us about. They will give us information about your policy with them, and we may ask them to pay a contribution to this claim. A contribution payment is normal practice where two or more policies cover the same thing. If another company contributes to your claim with us, it should not affect any no claims discounts you may have with them.</p>			
<b>SECTION 6 – DECLARATION</b>			
<p>I/we understand that you may ask for information from other insurers to check the answers I/we have provided. 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. If there is more than one person named as the policyholder, you must provide signatories of all.</p> <p>Please be advised that in handling this claim, Towergate Underwriting will act on behalf of the insurer(s) and that by returning the claim form to us you confirm your informed consent to the claim being handled on this basis.</p> <p>Date : _____ Signature(s) of Policyholder(s) : _____</p>			

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