



## 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 341213
- 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 Woodgate & Clark on their emergency number **01732 520258**
- 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 341213**

You will be responsible for the £1000.00 policy excess applicable for subsidence

## 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)**

Postcode

**Crime Reference Number**

*(This is a policy requirement for all vandalism / malicious damage / theft related claims)*

**Was the property occupied at the time of the loss?**

YES / NO

If no, state the last date on which the property was occupied

**Have you made any other claims in the 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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