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PROPERTY DAMAGE

GUIDANCE NOTES and CLAIM FORM

CUSTOMER SERVICE

Our aim is to provide Policyholders with the highest standards of service.

If you have any comment or complaint about your claim, please contact the Managing Director of Tower Insurance - the address is on the policy. The Managing Director will have details of your claim and will be happy to deal with any complaint you may have.

We are members of the Insurance Ombudsman Bureau which provides an independent and informal procedure for dealing with matters where you might still feel dissatisfied even after we have given the case every consideration. We shall send you details of how to use this facility if required.

TEAR OFF THIS SHEET AND RETAIN BEFORE RETURNING COMPLETED FORM TO US.

PERSONAL PROPERTY LOSS AND DAMAGE CLAIMS

The following notes have been prepared to help you submit your claim. We recommend that you read them carefully BEFORE filling in your claim form and - unless you have already discussed the matter with us - BEFORE taking steps to have any repair work done or damaged property replaced.

“WHAT DO I DO IF MY PROPERTY IS LOST OR DAMAGED?”

- In the event of an emergency, take any initial action which may be necessary to protect your property from further damage e.g. switch off the gas, electricity, water etc.
- Should the emergency situation continue or emergency repairs are required, telephone GESA on 0800 318830.
- Check your policy wording carefully to see if the loss or damage is covered - your policy lists the events (e.g. storm, theft etc.) which are covered and also the conditions or exceptions which apply to your whole policy.
- Remember that your policy is not a maintenance contract and does not cover any loss or damage caused by normal wear and tear - no insurance policy does. Remember too that the amount you are entitled to claim may be reduced if your property has not been properly maintained.
- Telephone us as soon as possible for advice on how to proceed with your claim. We will be pleased to hear from you.

“IS THERE ANYTHING ELSE I SHOULD DO?”

- Please do not dispose of damaged items before we have had the opportunity to inspect them.
- Report any incident involving loss, theft, malicious damage or hit and run damage to the Police.
- If someone has an accident which might give rise to a claim against you or any member of your household for any injury to them or damage to their property, you must send us full details, in writing, as soon as possible. Any letters or legal documents you receive must be sent to us, unanswered, without delay. It is most important that you leave us to deal with the matter on your behalf and do not get involved in any correspondence or conversation with the other person.

“HOW WILL TOWER INSURANCE DEAL WITH MY CLAIM?”

Depending on the type of claim and value involved we may:

- Contact you by telephone or letter to progress your claim.
- Arrange for our Property Claim Adviser to personally call on you.
- Appoint an independent Loss Adjuster to deal with your claim on our behalf.
- Damaged items such as building decorations, doors, carpets, soft furnishings etc., may often be capable of cleaning and/or repair. Contact us by telephone for further advice and where appropriate we will make arrangements for a contractor or specialist to attend.
- If an item is lost or damaged beyond repair, we have a network of suppliers who can provide a fast and efficient replacement service.

Our aim is to deal with your claim promptly, efficiently and fairly. At all times we will try to provide you with the highest standard of service - if you have any comment or complaint or if our service has not met your expectations please let us know.

Branch Address

Jubilee Buildings
1 Victoria Street
Douglas
Isle of Man
IM99 1BF



Personal Property Claim Form

To assist you in completing this form and preparing your claim please read the notes attached. When you complete the claim form, please write clearly in block capitals and use ink.

SECTION 1 - GENERAL DETAILS

Name (Mr/Mrs/Miss/Ms)

Address

..... Postcode

Previous Address

(if you have lived at the above address for less than 3 years)

..... Postcode

Name of Building Society (if any)

Telephone No(s) where we may contact you
STD Code (.....) Tel. No (HOME)
STD Code (.....) Tel. No (DAYTIME)

Policy No.

OR

Mortgage Account No.

YES NO

Is your Home:

(a) a house? YES NO

a bungalow? YES NO

(b) flat? YES NO

} if 'YES'
is it

detached? YES NO

semi detached? YES NO

terraced? YES NO

How many bedrooms does it have?

Is it regularly left unoccupied? YES NO

If 'YES', please give details of occupancy

e.g. Is your home regularly left unattended due to all adult residents being at work?

SECTION 2 - DETAILS OF WHEN, WHERE & HOW LOSS/DAMAGE HAPPENED

Time (if known)

Date of loss/damage

Where did loss/damage happen?

How did the loss/damage happen? (If theft from a building, give details of how entry was gained).

If caused by someone who is not a member of your household, e.g. a tradesman, give name and address.

Name

Address

.....

.....Postcode

Were the Police notified? YES NO

When and at what Police Station was the report made? Date/Time/..... Police Station Crime Ref. No

Are you a member of a Neighbourhood Watch Scheme? YES NO

Is theft from the Insured Address:

(a) is the property lent, let or sublet? YES NO

(b) is the property protected by a burglar alarm? YES NO

If 'YES', did the alarm operate? YES NO

Have you suffered any other losses during the past 5 years? YES NO

If 'YES', please give details

SECTION 3 - OTHER INSURERS - COMPLETE FOR ALL CLAIMS

If the property for which you are claiming is also insured under any other policy, please give details.

Name & Address of Company

.....

..... Postcode

Policy Number

SECTION 4 - BUILDING DAMAGE - DETAILS OF CLAIM

Estimated cost of repair £

Actual cost (if all work done) £

How much are you claiming? £

If you have obtained estimates or accounts, please attach and send with the completed form.

N.B. If you are still awaiting estimates or accounts, don't delay sending us the form.

Tick box if estimate(s) are being obtained and are to be sent later.

If you are not the owner of the building state:

Name and Address of owner (other than mortgagor)

Name

Address

..... Postcode

Why do you have to pay for repairs? e.g. terms of your lease.

SECTION 5 - CONTENTS OR VALUABLES CLAIM - DETAILS OF CLAIM (SEND US ANY ESTIMATES/ACCOUNTS)

Please complete ALL Columns - we will deal with your claim in accordance with the cover given by your policy.

Description of Item Please indicate owner of Item if other than Insured (1)	Age of Item (2)	Price Paid (3)	Estimated Cost of repair (2)	Replacement Cost (if not repairable) (2)

IMPORTANT

Insurers and their agents share information with each other to prevent fraudulent claims, and to assess whether to offer insurance including the terms, via the Claims and Underwriting Exchange register, operated by Insurance Database Services Ltd. A list of participants is available on request. The information you supply on this form, together with the information you have supplied on your application form and other information relating to the claim, will be provided to participants.

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.

I/we understand that you may seek information from other Insurers to check the answers I/we have provided.

Date Signature of Insured

Tower Insurance Company Limited
Registered in the Isle of Man No.521
Registered Office Jubilee Buildings
1 Victoria Street, Douglas, Isle of Man, IM99 1BF
Authorised & Regulated by the Isle of Man Government Insurance and Pensions Authority.
Member of the Isle of Man Financial Services Ombudsman Bureau.

Royal & SunAlliance Insurance Plc
Registered in England & Wales No 93792
Registered Office: St Mark's Court, Chart Way, Horsham, RH12 1XL
Authorised & Regulated by the Financial Services Authority

Royal & SunAlliance Insurance Group Plc 2339826 (ultimate controlling company)
Registered Office: 9th Floor, One Plantation Place, 30 Fenchurch Street, London, EC3M 3BD