

Loss or Damage Report Form - Personal (For theft claims use Theft Report Form)

As an NFU Mutual Policyholder we promise you a courteous, swift and efficient claims service. We will do our utmost to make sure that you receive the very best service and attention.

This document has been designed to make it easy for you to provide us with all the information that we need to enable us to deal with your claim. You should complete this form fully in BLOCK LETTERS tick the boxes provided to indicate YES or NO. All other questions require detailed answers and failure to provide ALL information will delay the handling of your claim. The completed form should then be returned to your insurance advisor or directly to us.

Important

It is our policy to thoroughly investigate all claims and we may need to arrange an interview with you to obtain further information.

Warning

Insurers and their agents exchange information with each other. Please refer to your policyholders information sheet sent at inception or renewal of your policy and the important warning at the top of the claim form.

If any aspect of a claim is fraudulent no payment will be made. The policy will be cancelled and the matter will be referred to the police for criminal investigation.



NFU Mutual

What to do now

- In an emergency phone our 24 hour Domestic Emergency Helpline on **0800 282652**
For security and training purposes telephone calls may be recorded and monitored.
- Carry out emergency repairs which are needed to protect/secure your property or to prevent further damage. Retain invoices for emergency repairs and estimates for any other work which is necessary.
- Most policies provide replacement cost cover without deduction for depreciation. There are some items e.g. clothing, linen, pedal cycles where a deduction is made for depreciation. In such cases please complete the column in section 5.
- If any item can be repaired, obtain an estimate and send it to us along with the attached claim form. Please note that a photocopy of the estimate is not acceptable.
- If the item cannot be repaired please send us the following, where applicable, with the attached completed claim form as this will help us settle your claim more quickly.
 1. the original purchase receipt (if you have it)
 2. two quotations for replacement of the article
 3. written confirmation from the repairer that the article is damaged beyond repair.
- Please do not replace any items until you have our agreement to do so.
- Please do not dispose of any damaged property as we may wish to inspect it.
- Complete the attached form and send it to your insurance advisor.

How to complete the attached form

1. Please complete all relevant sections of the form, fully and clearly in BLOCK CAPITALS.
2. If you require any advice or assistance in completing the form please contact your insurance advisor or an NFU Mutual office.
3. Please remember to sign the Declaration at the end of the form.

Keep these notes to help you with your claim.

What will NFU Mutual do now?

We operate a UK wide repair and replacement service for certain goods. Where possible these services will be used for your claim. The goods will be delivered to your home in most cases within 3 days of instruction from us, and will have the usual guarantees.

Claim No.

NFU Mutual - Personal Loss or Damage claim form

Warning.

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.

Section 1. Your Details Policyholder

Name

Address

Postcode

Policy no.

Date premium paid

Telephone no: Home

Business

Occupation

V.A.T. Registration no.

(if not registered, state "none")

Are you within the Agricultural flat rate VAT Scheme? Yes

No

If 'yes', when did you register?

Section 2. Details How, when and where loss or damage occurred

Date and time of loss or damage

Where did it happen? (Please describe circumstances in full)

How did it happen?

Section 3. General Questions

Was your home unoccupied at the time of the loss/damage? Yes

No

If 'yes' when was the last date the home was occupied and by whom

Do the items lost belong to you, or members of your family who permanently reside with you? Yes

No

If 'no' and a claim is being made for the property, to whom does the property belong?

Have you or any other family member living with you:

Suffered any other losses or damage to these premises or other premises within the last 3 years? Yes

No

If 'yes' please give details

Been convicted of any criminal offence involving arson or any offence involving dishonesty of any kind e.g. fraud, theft or handling of stolen goods? Yes

No

If 'yes' please give details (impending proceedings must also be disclosed)

At the time of the loss/damage what was the cost of rebuilding your home and replacing your contents as new?

Buildings £

Contents £

Is there any other insurance policy in force covering the property? Yes

No

If 'yes' please give details of the insurer and policy number

Contribution

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 contributed to your claim with us, it should not affect any no claim discounts you may have with them.

Section 4. Other Parties

Has the person responsible for the damage been identified? Yes No

If 'yes' please give the name(s) and address(es)

Which Police Station did you report the incident to? (if applicable) _____

Date and time loss reported _____

Crime Reference No. (Obtain from Police) _____

Section 5. Details of Claim

1. If there is insufficient space please attach an additional list completed under the same headings.
2. Most policies provide replacement cost cover without deductions for depreciation. Please refer to the notes on how to complete the form for help.

Please complete all applicable columns - we will deal with your claim in accordance with the cover given by your policy

Description of property lost or damaged (including make, model & serial numbers)	Date of purchase and price paid	Replacement cost	Estimated cost of repair (if applicable)	Amount claimed
	£	£	£	£
	£	£	£	£
	£	£	£	£
	£	£	£	£
	£	£	£	£

Total amount claimed £ _____

Section 6. Declaration

I/We have read the warning at the top of the claim form. I/We understand that you may seek information from other insurers to check the answers I/we have provided.

I/We the undersigned, declare that to the best of my/our knowledge and belief the information given in this claim form, which I/we have read over and checked, is true and complete

I/We understand that, in order to prevent fraud, you may share information about me/us and this incident with other organisations and public bodies including the police.

Signature of Policyholder _____

Date _____

www.nfumutual.co.uk

NFU Mutual is The National Farmers Union Mutual Insurance Society Limited (No 111982).

Registered in England. Registered office: Tiddington Road, Stratford upon Avon, Warwickshire CV37 7BJ.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

A member of the Association of British Insurers.

For security and training purposes, telephone calls may be recorded and monitored.

HM004CLM0513