







Insurance Claim Checklist

Below is a list of the information and documents that will be required to process a claim to settlement.

<p>Escape of Water</p> 	<p>Details of the cause of the leak? Has the leak been repaired?</p>	<p>Close up and wider view photographs.</p>	<p>What has been done to prevent further damage occurring?</p>	<p>The extent of the damage to the building.</p>	<p>Have there been any recent repairs/ installation that may have caused the leak?</p>	<p>Has an estimate for repairs been obtained?</p>
<p>Malicious Damage</p> 	<p>Details of the incident. Has anyone been apprehended?</p>	<p>Close up and wider view photographs.</p>	<p>Has the property been made secure? Have you any invoices?</p>	<p>The extent of the damage to the building.</p>	<p>Police crime reference number/ incident reference number.</p>	<p>Has an estimate for repairs been obtained?</p>
<p>Accidental Damage External water ingress</p> 	<p>Details of the incident, including the date the damage was noticed.</p>	<p>Close up and wider view photographs.</p>	<p>When was the roof, gutters or balcony last maintained?</p>	<p>The extent of the damage to the building.</p>	<p>What has been done to prevent further damage occurring?</p>	<p>Has an estimate for repairs been obtained?</p>
<p>Impact</p> 	<p>Details of the incident, including the date the damage was noticed.</p>	<p>Close up and wider view photographs.</p>	<p>Has the area been made safe and secure? Have you any invoices?</p>	<p>Are there any witnesses or CCTV of the incident?</p>	<p>Has anyone been apprehended?</p>	<p>Has an estimate for repairs been obtained?</p>
<p>Fire</p> 	<p>How did the fire start? The date of the incident.</p>	<p>Close up and wider view photographs.</p>	<p>The extent of the damage?</p>	<p>Did the Fire Service attend? If arson, do you have a crime reference number?</p>	<p>Details of the areas/room/ flats affected.</p>	<p>Is the property habitable?</p>
<p>Theft Damage to Buildings</p> 	<p>Details of the extent of the damage.</p>	<p>Close up and wider view photographs.</p>	<p>Has the area been made safe and secure? Have you any invoices?</p>	<p>Are there any witnesses or CCTV of the incident?</p>	<p>Police crime reference number/ incident reference number.</p>	<p>Has an estimate for repairs been obtained?</p>

Subsidence 	What is the extent of the damage?	Close up and wider view photographs.	The date the damage was noticed. The age of the property?	Do you have a structural engineers report?	Contact details should a loss adjuster be appointed by insurers.
Storm/Flood 	The date of the storm or flood?	Close up and wider view photographs.	What is the extent of the damage and to which areas of the building.	Has the area been made safe? Have you any invoices?	Has an estimate for repairs been obtained?
Underground Services (AD) 	What is the cause of the damage?	Close up and wider view photographs.	Has a CCTV survey taken place? If so, please provide the report.	What is the extent of the damage and to which areas of the building?	Has an estimate for repairs been obtained?
Liability 	Details of the incident.	Close up and wider view photographs of the area the incident occurred at.	What has been done to prevent further injury or damage?	Is there a maintenance program in place at the building? When was the area last checked?	Have you received a formal claim in writing for the claimant?
Directors & Officers 	Details of the allegations received.	The date the allegations were received.	All correspondence in relation to the allegations.	The director's/ representative's comments in relation to the allegations received.	Contact details for the Directors or representative.
Engineering 	Details of the incident, including the date the damage was noticed.	Close up and wider view photographs.	Is there a maintenance program in place? When was the item last checked?	Has the item/area been made safe?	Has an estimate for repairs been obtained?

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