

How to Make a Claim

Leaseholder and Shared Owner Guidance Notes

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.

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. Refer to your policy summary for details of insured events.

Any settlement will be subject to the deduction of any applicable policy excess.

When making a claim you can appoint your own contractor, to undertake repairs.

If you Use your Own Contractor

1. Contact Arthur J Gallagher Housing to report your claim.
2. Obtain 2 competitive written estimates in respect of the repairs required.
3. Forward the above to Arthur J Gallagher Housing for consideration under the terms of the policy.
4. If your claim is accepted Arthur J Gallagher Housing will contact you to confirm that you may proceed with the repairs.
5. Upon completion of repairs please forward the final invoice to Arthur J Gallagher Housing confirming that you are satisfied with the repairs and to whom the settlement cheque should be made payable to.

Nominated Contractor

If you suffer damage to your home, which may be covered under the block policy arranged through Hexagon Housing and you are able to remain in the property please ring **Arthur J Gallagher Housing** for assistance with your repair.

Arthur J Gallagher Housing will ask you to describe the damage, how and when it occurred and advise whether you have a valid claim.

If you require emergency assistance Arthur J Gallagher Housing will be able to assist in guiding you on the best way in securing/ undertaking emergency repairs, including security and weather proofing measures.

If your Premises is Rendered Uninhabitable

If you suffer damage to your home, which could be covered under the block policy arranged through Full name of client and you are unable to remain in the property (*for example you have lost lighting, heating, cooking, washing, toilet or sleeping facilities as a result of the damage*)

During office hours

Contact Arthur J Gallagher Housing on 01245 3411210

Arthur J Gallagher Housing 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 McLarens on their emergency number [0330 024 9955]

Confirm the name of the housing association and that cover is arranged by Arthur J Gallagher Housing and they will be able to advise and assist you.

You should only make direct contact with a Loss Adjuster if your property is uninhabitable

Subsidence

If you suspect your property is suffering from subsidence, please contact your claims manager, at Arthur J Gallagher Housing on **01245 341210**

You will be responsible for the £1000 policy excess applicable for subsidence.