

Manse Choice Claim form



Name
Address

Congregational is a trading name of Integra Insurance Solutions Ltd. Your insurance contract is underwritten by International Insurance Company of Hannover SE UK Branch, as referred to in this claim form as the underwriter and is administered by Integra Insurance Solutions Ltd.

Please read the conditions in your policy regarding claims notification before completing this form. Check your insurance schedule for confirmation of the cover you hold together with any terms and limits that may apply.

Please be aware that we seek to identify dishonest and or exaggerated claims.

Policy number:																				
Claim number: (If known)																				

Prior to submitting a claim

Please read the conditions in your policy regarding claims notification before completing this form. If you have any further questions, please do not hesitate to contact Congregational or your insurance intermediary, if you have one.

Section 1 - details of policyholder

Please complete in block capitals and stay within the lines at all times.

Name:										
Address:										

Please indicate your preferred method of contact regarding your claim (please tick any that apply and provide details).

<input type="checkbox"/>	Post:	
<input type="checkbox"/>	Phone:	
<input type="checkbox"/>	Mobile:	
<input type="checkbox"/>	Email Address:	

To help us improve the claims experience for policyholders we are interested in your views on the overall service you receive from Congregational. Through our claims survey we ask a few simple questions about the claims process it only takes a few minutes to complete online. Please indicate if you wish to share your views.

I am happy to provide my email address for the Congregational customer survey.

by ticking this box you consent to us contacting you once within 6 weeks of concluding your claim.

Section 2 - situation of loss or damage

Did the loss or damage occur at the insured address?

Yes No

If No, give details:

If Yes, is the property currently part lent, let or sub-let?

Yes No

If Yes, describe the parts lent, let or sub-let, and provide the names of the occupants:

Section 3 - details of loss or damage

Date and time of loss or damage:

Date: / / Time: am / pm

Explain fully how the loss or damage occurred:

For theft, riot or malicious damage claims please complete the following questions. If not, move to section 4.

The policy requires that the police are informed within 48 hours upon discovery of loss or damage under the above insured events.

When was the loss or damage discovered?

Date: / / Time: am / pm

Who made the discovery?

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When was the property last seen?

Date: / / Time: am / pm

By whom was it last seen?

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When were the police notified?

Date: / / Time: am / pm

Address of police station:

Crime reference number:

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Section 4 - buildings damage - details of claim

Please describe below the damage to the buildings:

If you have estimates or accounts, please attach and send with this completed claim form.

Are estimates being obtained and will be sent later?

Yes No

Estimated cost of repair:

£

How much are you claiming?

£

Actual cost (if work has been done):

£

Section 5 - contents - details of claim

Manse choice may provide insurance cover for contents belonging to the church. Possessions owned by the occupant of the property are not covered and require a separate insurance policy.

Please describe below any damage to your contents:

Are estimates being obtained to be sent at a later date?

Yes No

Section 6 - additional information

Have you made any manse (building or contents) claims or suffered loss or damage, whether insured or not in the last five years? Yes No

Has the property ever been flooded from an outside source? Yes No

Has the property ever suffered from damage as a result of subsidence, landslip heave or structural movement? Yes No

If Yes to any of the above, please give dates, types of loss and settlement figure:

Are you the sole owner of the damaged or destroyed property? Yes No

If No, state the name(s) of any other interested parties and the nature of their interest:

In respect of damage to the insured property fixtures including internal decorations, is the occupant responsible for the repair of such damage under the terms of a tenancy agreement? Yes No

If Yes, what is the limit of your responsibility?

Was there at the time of the occurrence any other existing insurance, effected by you or held by the occupant of the property for which this claim is made? Yes No

If Yes, please give details here:

Are you registered (or liable to register) for VAT and therefore eligible to recover from HM Revenue & Customs the VAT paid on the cost of repair or replacement in respect of this claim? Yes No

The amount claimed should be net of recoverable VAT.

Data protection and how we use your information

The underwriters and Integra Insurance Solutions Ltd. use information provided by you to set up a general insurance policy. We will keep information about you confidential and take appropriate security measures to safeguard all data supplied to us whether personal or non-personal. The collection and subsequent processing of your personal information, how it is held and used by us meets all relevant data protection legislation.

For further information on data protection see www.ico.gov.uk or call 0303 123 1113

For the purpose of administering your insurance policy and any claims made against the policy, we will from time to time share your personal information with relevant third parties such as loss adjusters, lawyers, fraud prevention and credit reference agencies as well as organisations which have a specific role laid out in law where we are permitted to disclose your personal information to them. We will never share your personal information, unless required to do so by law, without the appropriate and necessary care and safeguards being in place.

For further information on our privacy policy please go to www.congregational.co.uk/privacy-policy.php

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.

Signature(s) all policyholders must sign:

Date:

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How to contact us

You can contact us via:

☎ **01274 700 700**

✉ **claims@congregational.co.uk**

For more information, visit: 🌐 www.congregational.co.uk

You can also write to us at:

Congregational, Integra Insurance Solutions Ltd., Currer House, Currer Street, Bradford BD1 5BA

We are open 9.00am – 5.00pm Monday to Friday excluding bank holidays.

Making a claim

Once you've completed the form, please check that all relevant information has been included and keep a copy for your own records. You can send the form and all supporting documents to Congregational or if you prefer, you may forward this via your insurance intermediary or broker. Please note that we cannot respond to your claim until notification is received by Congregational.

If the loss or damage is extensive, please contact your broker or intermediary or the Congregational claims department as soon as possible during office hours.

We may appoint a loss adjuster or a specialist supplier to assist us in dealing with this claim.

Buildings

- If emergency temporary repairs are necessary to protect your property or prevent further damage, please proceed as soon as possible and submit the appropriate invoices. Please note these costs will only be paid if you have a valid claim.
- If you are claiming for damage to the buildings please contact our claims department. We will usually require two estimates for repair, although we may appoint a loss adjuster to inspect the damaged areas and validate the cause.
- If you are claiming for damage to drains you may wish to contact our claims department. We have approved drainage specialists that will attend the site, clear blockages and/or investigate the cause of the blockage if a repeat problem is suspected. Our specialist supplier can guide you through the process and answer any questions you may have.

Contents

- If the claim includes loss or damage to contents, estimates for replacement will be required, as well as original receipts.
- If you are claiming for damage to electrical equipment such as TVs, fridges, freezers or similar, photographic evidence may be acceptable. Alternatively, an electrical damage report may be required from a qualified technician; the cost of such a report will be included in the settlement of a valid claim.
- If you have items stolen, you should notify the police within 48 hours upon discovery and provide us with the crime reference number.

Do not dispose of any damaged property without prior referral to us, as it may be necessary for it to be inspected.

Helpline services

The helpline services provide customers with easy access to advice and guidance to deal with all kinds of events and emergencies occurring within the United Kingdom. The helpline services are provided by DAS Legal Expenses Insurance Company Limited (DAS). DAS cannot accept responsibility if the helpline services are unavailable for reasons they cannot control.

📞 0800 1388 112

Emergency assistance, in the event of an emergency affecting your premises which causes damage or potential danger DAS will contact a suitable contractor or repairer and arrange assistance on your behalf. All costs for assistance provided are your responsibility.

📞 0800 1388 115

Counselling helpline, confidential counselling service available to your employees including members of their immediate family who live with them.

📞 0800 1388 113

Glass replacement service, details will be shown in your schedule. If cover does not apply, you are able to use this service but will be responsible for costs incurred.

These services are available 24 hours a day, 7 days a week during the period of insurance. Calls to helplines are free of charge from UK landlines and mobile phones.

Please do not use these services to report an insurance claim or chase the progress of an existing claim. In this event call Congregational on 01274 700 700. Offices open 9.00am – 5.00pm Monday to Friday excluding bank holidays.

Please note that we will only pay for the cost of repairs if you have a valid claim.

Frequently asked questions

What is a loss adjuster?

A loss adjuster is an independent claims specialist who investigates whether your claim is covered by the policy, assesses the loss or damage and manages the claim on our behalf.

What does a specialist supplier do?

Our specialist supplier provides a range of inspection services. They will advise as to whether your damaged item can be repaired and will undertake that repair for you. If the damaged item cannot be repaired and they are satisfied the damage has been caused by an insured event, they will recommend settlement of your claim based on the cost of replacing the item on a new for old basis.

What is an excess?

An excess is the first part of any claim that the policyholder has to pay. Details of your excess can be found on your policy schedule. You may also have a voluntary excess in addition to the standard excess or a higher compulsory excess.

How do I pay the excess?

If we make a payment to you we will deduct the amount of the excess from that payment. If you have engaged a contractor or supplier this means you will fund the amount of the excess. If we have appointed a specialist supplier to assist with repair or restoration, they may collect the excess on our behalf.

Does a claim affect my no claims discount?

For each and every claim paid under any section of your policy, your no claims discount will be affected.

If you have any other questions do not hesitate to contact us.