**HOUSEHOLD CONTENTS / DAMAGE CLAIM CHECK LIST**

**Dear Broker**

**To prevent any delay on claims please send the below.**

**Kindly note that we will require the following:**

* FULLY COMPLETED CLAIM FORM
* DAMAGE REPORT FOR DAMAGED GOODS
* QUOTES FOR DAMAGED GOODS
* NOTE THAT CERTAIN COMPANIES WILL REQUIRE SURGE / LIGHTNING PROTECTION.IF NO PROOF IS PROVIDED THEY CAN APPLY AN ADDITIONAL EXCESS.

Please ensure that claim forms are fully completed as the insurance companies will not accept incomplete claim forms.

**Claims**

1) In the event of an occurrence which may rresult in a claim, the Insured must notify the Insurer thereof as soon as possible, as well as

give details of any other policy which covers the same occurrence, and supply the Insurer with full details in writing together with full

details of the relevant underlying insurance company insuring the Insured's property at the time.

2) Any occurrence where theft or any other criminal act or loss is involved must be reported to the policy immediately.

**Insurer's rights after an occurrence that may lead to a claim**

The Insured shall, at the expense of the Insurer, do and permit to be done all such things as may be necessary or reasonably required

by the Insurer for the purpose of enforcing any rights to which the Insurer shall be, or would become subrogated upon indemnification of

the Insured**.**

**Fraudulent of willful acts**

All rights of indemnity under the policy will be forfeited in the following circumstances:

1) If a claim is in any respect fraudulent or if fraudulent means are used by the Insured, or on the Insured's behalf, to obtain any benefit

under this policy.

2) If a claim in any way occurs due to a willful act committed by the Insured or with the Insured's knowledge.

3) Information in connection with a claim is not true**.**

**Other insurance**

If a claim payable under this policy is also payable under any other policy, the Insurer will only pay a proportional share of the claim.

Kind Regards,

WERNER MARX