

Appendix 4: Factored Owner, Shared Owner and Leaseholder Guidance Notes

How to Make a Claim

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. Your policy summary has full details of the insured events.

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.

If you require emergency assistance Arthur J Gallagher (Gallagher) will be able to assist in guiding you on the best way in securing/ undertaking emergency repairs, including security and weather proofing measures. This service is provided regardless of whether an insured peril has operated or not.

In order to make a claim, please telephone Gallagher during office hours or if it is an emergency (e.g. your property is uninhabitable) your nominated loss adjuster can be contacted outside office hours.

During office hours

- Contact Gallagher on 01245 341217
- Gallagher 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 QuestGates on their emergency number **0151 411 0535**
- Confirm the name of the housing association and that cover is arranged by Arthur J and they will be able to advise and assist you.

Subsidence

If you suspect your property is suffering from subsidence, please contact your claims manager at Gallagher on **01245 341217**

You will be responsible for the £1,000 policy excess applicable for subsidence

