



## Photoguard Damage Claim Guidance Notes

Please complete and return the claim form to us, together with your supporting documentation as appropriate. You should not make any attempt at replacement or repair, without our written authorisation. Any receipts, estimates, photographs or valuations should be obtained at your own expense.

Please note we cannot commence dealing with a claim until we are in receipt of ALL the necessary documentation. This claim form should be returned to us **within 30 days** of issue together with the appropriate documentation outlined in the following notes, otherwise the file **will be closed**. Not receiving all of the information required, will delay the handling of your claim.

Dependent upon the circumstances of the claim the underwriters reserve the right to request any additional documentation or information in addition to that detailed here, in order to verify a claim.

JLT | Online, will be responsible for handling your claim with the authority of your insurers, and in respect of all aspects of the assessment and processing of your claim, we will be acting at all times on the insurers behalf.

**Please note the information contained in this document is for guidance only and does not indicate acceptance of a claim. The contents do not form part of the contract of insurance.**

### Contact details

Claims hotline: 02476 851050  
Claims fax: 02476 851055  
Claims email: [claims@jltonline.co.uk](mailto:claims@jltonline.co.uk)

### Address

JLT | Online Claims Department  
Pavilion House  
Mercia Business Village  
Westwood Business Park  
Coventry  
CV4 8HX

Claims department opening hours: 9.00am to 5.30pm (Monday to Friday)

#### **Important notice for customers who pay by Direct Debit:**

Do not cancel your direct debit. Not paying your premium could affect your claim and future cover.

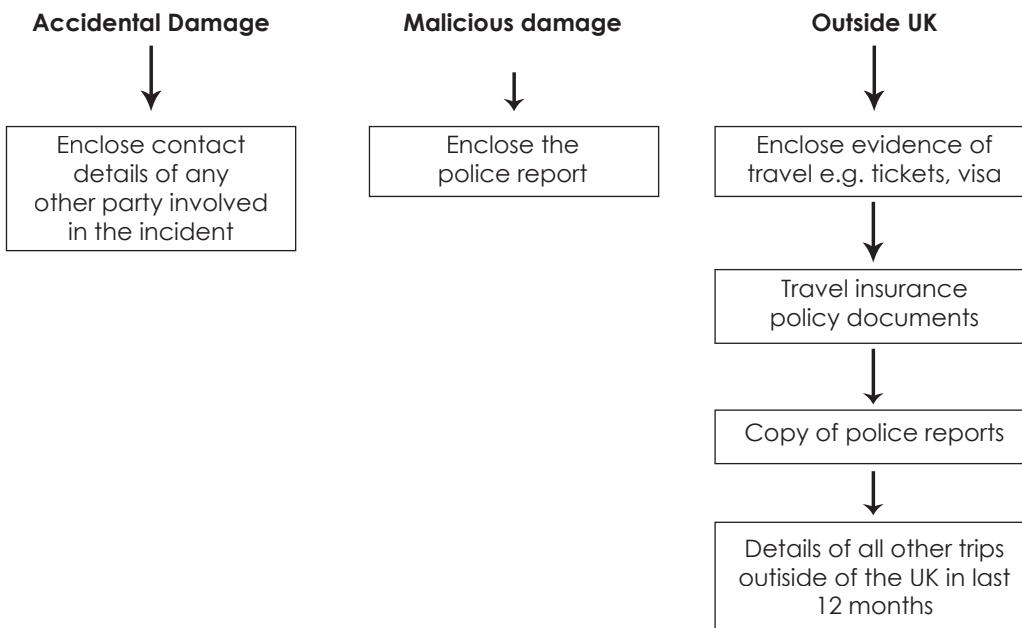
## What you need to send us

For **all photo damage** - make sure you have enclosed the following:

- Completed claim form
- Original purchase receipt for equipment or bank/ credit card statement showing purchase
- Details of previous insurers
- Details of previous claims/ incidents
- Details of household insurers
- Details of any witnesses
- Please provide a repair estimate including the cost and details of the damage
- Please provide photographs of any visible damage
- Please provide copies of proof of ID e.g. passport, driving licence
- Please provide copies of verification of address e.g. utility bill, bank/ credit card statement with account number details blanked out
- All details from relevant section below

## In addition - where applicable

Was the damage:



# photoguard<sup>®</sup> Property Damage Claim Form

## Office use only

Policy no \_\_\_\_\_

Claim ref \_\_\_\_\_

Issue date \_\_\_\_\_

PLEASE READ THE GUIDANCE NOTES PROVIDED BEFORE COMPLETING THIS CLAIM FORM

### Section 1 - Your details

**Title:** \_\_\_\_\_

**Full name:** \_\_\_\_\_

**Sex:** Male / Female

**Occupation:** \_\_\_\_\_

**Home address:** \_\_\_\_\_

\_\_\_\_\_

**Postcode:** \_\_\_\_\_

**Insured location (if different):** \_\_\_\_\_

\_\_\_\_\_

**Postcode:** \_\_\_\_\_

**Home telephone:** \_\_\_\_\_

**Work telephone:** \_\_\_\_\_

**Mobile number:** \_\_\_\_\_

**E-mail:** \_\_\_\_\_

**Fax number (if available):** \_\_\_\_\_

1. Have you made any photo related claims (whether paid or not) or suffered any events that may have given rise to a claim, within the last three years?

Yes / No

If yes please provide details

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

2. Have you ever been convicted of any offence involving dishonesty, fraud, arson, or have prosecutions pending?

Yes / No

If yes please provide details

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

3. If your claim is for damage in transit, was a transport provider responsible for the property (e.g. airline, courier etc)

Yes / No

If yes:

**Name:** \_\_\_\_\_

**Reference number:** \_\_\_\_\_

**Contact details:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

4. If your claim is for damage from outside of the UK, do you have a travel insurance policy which may also cover all or part of the incident?

Yes / No

If yes:

**Policy number:** \_\_\_\_\_

**Name of insurers:** \_\_\_\_\_

**Contact details:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

5. If your claim is for damage from your home/ premises, do you have a home/ premises insurance policy which may also cover all or part of the incident?

Yes / No

If yes:

**Policy number:** \_\_\_\_\_

**Name of insurers:** \_\_\_\_\_

**Contact details:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

6. Have you had previous insurance other than with JLT | Online / Photoguard for your equipment?

Yes / No

If yes

**Policy number:** \_\_\_\_\_

**Name of insurers:** \_\_\_\_\_

**Expiry date:** \_\_\_\_\_

**Contact details:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

If no

what prompted you to take out cover?

\_\_\_\_\_

\_\_\_\_\_

## Section 2 - Incident details

7. Please tick what your claim is for

Accidental Damage

Malicious Damage

Other (please specify): \_\_\_\_\_

\_\_\_\_\_

8. Date of incident (dd/mm/yy): \_\_\_\_ / \_\_\_\_ / \_\_\_\_\_

9. The time when the property was damaged

Time: \_\_\_\_\_am/pm

10. Where did the incident occur?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

11. State exactly how the incident occurred?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

12. Was someone else responsible for the incident?

Yes / No

If yes please give contact details and explain why they were responsible

Name : \_\_\_\_\_

Contact details: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

How were they responsible?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

13. Were there any witnesses to the incident?

Yes / No

If yes please provide contact details:

Name : \_\_\_\_\_

Contact details: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Section 3 - Police Information

14. Date & time the incident was reported to the police:  
(malicious damage only)

dd/mm/yy: \_\_\_\_\_ Time: \_\_\_\_\_am/pm

15. How was the incident reported?

By phone

Online

In person

16. Address of the police station where the incident was reported: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

17. Telephone number of the police station where the incident was reported:

\_\_\_\_\_

18. Crime reference number given by the police:

\_\_\_\_\_

19. Did the police attend the scene of the crime?

Yes / No

20. If the police were not advised immediately the incident was discovered please confirm the reason for any delay: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## DECLARATION

I/we declare that the information provided in this claim form is true to the best of my belief and knowledge. I/we have not withheld any information within my/our knowledge connected with this claim. I/We accept that if I/We exaggerate any part of this claim, or make any false declaration or statement, I/We shall not be entitled to receive any benefit under this policy in respect of this claim. Furthermore, I/We accept that any such action on My/Our part may render Me/Us liable to prosecution. I/We further agree to provide any further information or documentation as may be reasonably required. I/We understand that you may seek information from other insurers to check answers that I/We have provided.

Signed by the policyholder(s):

Dated:

**IMPORTANT NOTICE:** Insurers and their agents share information with each other to prevent fraudulent claims and for underwriting purposes via the Claims Underwriting Exchange register operated by Insurance Datatype Services Ltd. A list of participants is available upon request. The information you supply on this form, together with the information you have supplied on your insurance and any other information related to the claim, will be supplied to participants.

Please return this form to: JLT | Online Claims Dept, Pavilion House, Mercia Business Village, Westwood Business Park, Coventry, CV4 8HX

**Equipment details**

Total value of the claim as estimated by you: £

Item	Make	Model	Colour	Serial number	Date of purchase (dd/mm/yy)	Place of purchase	Original purchase price £	Estimated replacement cost £
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								

If you have any more items, or if you have any additional information which may be of assistance, please provide details overleaf

