

DAMAGE CLAIM GUIDANCE NOTES

Please note that in order to process your claim with optimum efficiency we will require receipt of the necessary documentation as outlined in the following pages.

The sooner we have the claim form and documentation needed the sooner we will be able to deal with your claim. If there are any circumstances that will cause delays please call us on **0333 004 1999** and we will endeavor to assist you in any way possible.

Please note that while we will make every effort to complete your claim in the shortest time possible delays in the return of any necessary documents requested may prolong the life cycle of your claim.

Dependent upon the circumstances of the claim the insurers may need to request additional documentation or information in order to process a claim.

Thistle Insurance Services Limited 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 telephone: **0333 004 1999**

Claims email: guardclaims@thistleinsurance.co.uk

Claims Department opening hours

Monday - Friday

9.00am - 5.00pm

Address

Claims Department

Thistle Insurance Services Limited

Southgate House

Southgate Street

Gloucester

GL1 1UB

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.

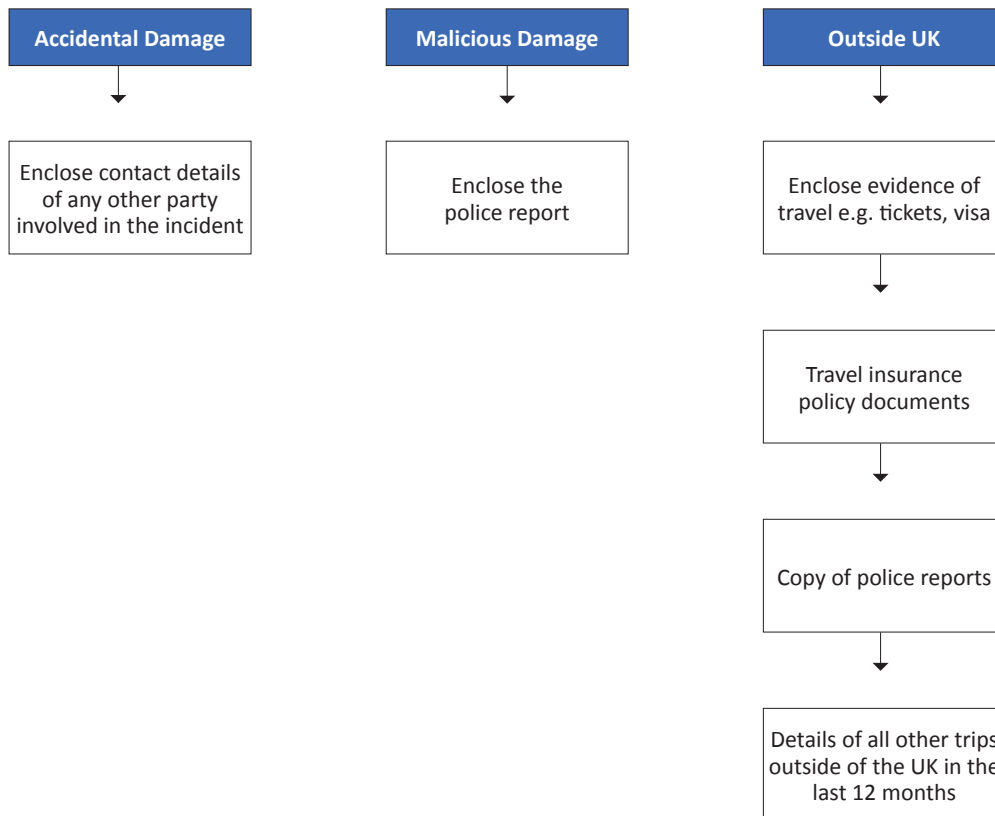
What you need to send us

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
- A repair estimate including the cost and details of the damage
- Photographs of any visible damage
- Copies of proof of ID e.g. passport, driving licence
- 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:



Office use only

Policy no _____
 Claim ref _____
 Issue date _____

DAMAGE CLAIM FORM

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 Thistle Insurance Services/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 and time the incident was reported to the police:
(malicious damage only)

Time: am / pm Date

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 when 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: Claims Department, Thistle Insurance Services Limited, Southgate House, Southgate Street, Gloucester, GL1 1UB

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

