

ADDITIONAL SUPPORTING DOCUMENTATION REQUIREMENTS

To expedite processing your claim, please refer to the below recommended inclusions for your claim type.

Claim Type	Recommended Inclusions
Fire, explosion, damage caused by death or injury	• Cause, if known (e.g. drug lab, gas leak, oil fire, etc) • Did emergency services attend? Which service, who called them and if there is access for inspection • Is the unit habitable? (If no, refer to Loss of Rent)
Glass	• Photos • Invoice for repair or make safe • Cause (if known) • Quote / Invoice to include: ◦ Dimensions of glass ◦ Type of glass ◦ Proof of original signwriting (if required) • If in a commercial tenanted lot, provide copy of the lease agreement reflecting that the tenant is not responsible for the repair.
Impact Damage	• Photos • TWO quotes to reinstate the damage OR Request appointment of a panel builder • Police Crime Report Number (CRN) and when/where reported • Name and contact information of the driver and owner of the vehicle • Vehicle description and registration • Vehicle owner's insurance policy / claim number • If a boundary fence involved, provide neighbouring owners' details.
Loss of Rent / Temporary Accommodation	• Status of the occupant (tenant / guest / owner occupied) • What cause the occupant to vacate the unit • Copy of the lease (if tenanted) OR copy of the accommodation booking (if short term let) • Rental Valuation
Machinery Breakdown	• Quote / Invoice to include: ◦ Make and size of motor ◦ Age of motor ◦ Serial number ◦ Appliance Type ◦ Details / Cause of Damage ◦ Sealed Unit Yes/No ◦ Itemised Labour Costs ◦ Itemised Materials Costs ◦ Service History
Malicious / Third Party Damage	• Photos • Quotes to reinstate the damage OR Request appointment of a panel builder • Name and contact information of the responsible party • Explanation how the third party is responsible for causing the incident • If the third party is a contractor, include a copy of their quote, invoice and contract of works. • If caused by tenant, include a copy of the lease agreement, name and current contact information, plus how the Bond was used by the owner. N.B. Do not carry out repairs if there is malicious damage. Insurers will appoint a loss adjuster unless the damage is minor and comparable to the photo/s and quote/s.
Storm Damage	• Photos of damage • Quotes to reinstate the damage OR Request appointment of a panel builder
Vandalism / theft	• Photos • Quotes to reinstate the damage OR Request appointment of a panel builder • Police Crime Report Number (CRN) and when/where reported • Theft of keys: advise who owned the keys. Where they were stolen from and how, and what the keys provide access to.
Water Damage (including Burst pipes)	• Photos of damage • Quotes to reinstate the damage OR Request appointment of a panel builder • Invoice or confirmation that cause of water entry / leak has been repaired • If the water entry / leak has not been repair, what action has been taken to prevent further damage • Summary of Costs form complete by the plumber (if the plumbing or rectification costs are being claimed) OR • Breakdown of costs from the plumber (labour and materials) and their advice / opinion on cause of the water entry / leak • Burst pipes invoice to include Composition of pipe