



# Claims Procedure & Risk Awareness Manual

Prepared for: Radian Group

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## Shared Owners and Leaseholders

All Shared Owner and Leaseholder claims are to be reported directly to NIG.

If damage occurs to their property Shared Owners and Leaseholders have the option of

- *using their own contractors*
- OR
- *using Insurers nominated contractors*

to undertake repairs to the property.

Shared Owners and Leaseholders wishing to make a claim using their own contractors will be requested to complete a claim form. **See appendix 3A.**

To assist Shared Owners and Leaseholders understand the process for reporting a claim we have produced guidelines detailing the process and relevant contact numbers. **See appendix 3.**

If you wish to send a copy of these guidelines to your Shared Owners or Leaseholders with their summary of cover, as part of the renewal process, or if they contact you directly in the event of damage to their property, we will provide you with a PDF version for printing and distribution.

Alternatively in the event that the Shared Owner or Leaseholder contacts Acumus directly, we will issue these guidelines with the claim form, as required.



# Appendix 3

## How to Make a Claim

### Leaseholder and Shared Owner Guidance Notes

**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.**

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. Refer to your policy summary for details of insured events.

Any settlement will be subject to the deduction of any applicable policy excess.

When making a claim you can appoint your own contractor, to undertake repairs.

#### If you Use your Own Contractor

1. Complete the attached claim form.
2. Obtain 2 competitive written estimates in respect of the repairs required.
3. Forward the above to NIG on either:
  - 0845 246 1478 or
  - [socialhousing@nig-uk.com](mailto:socialhousing@nig-uk.com)
  - NIG Commercial Claims, 1<sup>st</sup> Floor, Cavern Court, Mathew Street, Liverpool, L2 6REfor consideration under the terms of the policy.
4. If your claim is accepted Insurers will contact you to confirm that you may proceed with the repairs.
5. Upon completion of repairs please forward the final invoice to **NIG, Commercial Claims, 1<sup>st</sup> Floor, Cavern Court, Mathew Street, Liverpool, L2 6RE** confirming that you are satisfied with the repairs and to whom the settlement cheque should be made payable to.
6. Upon receipt, NIG will arrange for settlement to be issued.
7. The team at NIG handling your claim is:

Property Handler: Rachel Lewis

Property Handler: Lynn Usher

Property Handler: Davis Whitehead



Property Handler: Linda McCabe

Property Handler: Lucie Quinn

## If your Premises is Rendered Uninhabitable

If you suffer damage to your home, which could be covered under the block policy arranged through Radian and you are unable to remain in the property (*for example you have lost lighting, heating, cooking, washing, toilet or sleeping facilities as a result of the damage*)

### During office hours

- Contact NIG on 0845 246 1478 or [socialhousing@nig-uk.com](mailto:socialhousing@nig-uk.com)
- Insurers 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 Merlin Claims on their emergency number **0131 654 5444**
- Confirm the name of the housing association and that cover is arranged by Acumus and they will be able to advise and assist you.
- You should only make direct contact with a Loss Adjuster if your property is uninhabitable

## Subsidence

If you suspect your property is suffering from subsidence, please contact your claims manager, at NIG on 0845 246 1478 or [socialhousing@nig-uk.com](mailto:socialhousing@nig-uk.com)



## Appendix 3A

### Property Claim Form



Name of Housing Association	_____
Policy number (if known)	_____
Your name	_____
Correspondence address	_____
	Postcode: _____
Telephone number	_____
Occupation	_____
Are you the (tick as appropriate)	Leaseholder <input type="checkbox"/> Shared Owner <input type="checkbox"/> Owner <input type="checkbox"/>
Address of property where damage occurred	_____
	Postcode: _____
Type of property (e.g. house, flat)	Age of Property
How long have you owned the property	_____ Yrs    _____ months
Date damage occurred	_____
What happened to cause the damage (continue overleaf if required)	_____
Details of damage including estimated repair cost (continue overleaf if required)	_____

*We require two written estimates. If you are not attaching two estimates, please explain why*

Name and address of person responsible for damage (if applicable)	_____	Postcode _____
<i>It is a policy requirement for all vandalism/malicious damage/theft related claims to be reported to the Police</i>		
Crime Reference Number	_____	Date Reported
Address of Police Station	_____	

Was the property occupied at the time of the loss?	YES / NO
If no, state the last date on which the property was occupied	_____
Have you made any other claims in the past 3 years?	YES / NO
If so, please provide details (continue overleaf if required)	_____

*I/We declare that all the answers provided are true and correct to the best of my/our knowledge.*

Signed \_\_\_\_\_ Date \_\_\_\_\_

Please return to Acumus, Halford House, 2 Coval Lane, Chelmsford, Essex CM1 1TD