

# **RSA Household Insurance**

## Claim Form and Guidance Notes

### **Customer Service**

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#### Customer Complaints Procedure

We are anxious to provide the highest quality of customer service at all times. We are eager therefore to learn about any aspect of our service or products not meeting customer expectations.

If you have a complaint in connection with company service, the details of your policy or treatment of a claim please contact your insurance broker or contact our Customer Service Division, RSA, Merrion Hall, Strand Road, Sandymount, Dublin 4. Telephone no. 1890 200 123.

In the event of the issue not being resolved you may contact:

- The Insurance Information Service of Insurance Ireland, 39 Molesworth St, Dublin 2.  
Telephone: (01) 6761820
- Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.  
Telephone: 1890 882090 or (01) 6620899

## Declaration

- I/We hereby declare that the above statements and information furnished by me /us or on my /our behalf are true and complete in every respect
- I/We have disclosed all information in my/our possession.
- I/we consent to all of our information being used, processed, disclosed and retained as set out in the Data Protection Notice above.
- I/we understand that RSA will pass the information on this form (and about any claim for which I/we may provide details) to Insurance Link where it will be available to other insurance companies.
- I/we consent to RSA contacting other insurance companies arising out of information contained on Insurance Link and to the other insurance company passing RSA information it has received about other claims involving anyone insured under the policy.

Policyholder name (Block capitals)

Policyholder Signature  Date

Policy number  Claim number

## DETAILS FOR COMPLETION

Policy Number

Claim Number

**Policyholder's details**

Title

Surname

First Name

Date of birth

Occupation

Address

Where can you be interviewed, if required, if different from above?

Telephone no: Work

Home

Mobile

E-mail address:

Are you registered for VAT? Yes  No

Mortgage provider (who has an interest in this property)

## Policy / Property details

How long have you lived at this address?

Is the property occupied solely by you and your family? Yes  No

If no, please provide details

Is any part of the property let or used for business purposes? Yes  No

If yes, please provide details

Was the property occupied at the time of the loss / damage? Yes  No

If no, please advise number of days unoccupied and from what date?

## Policy / Property details (continued)

Is there an alarm system in force? Yes  No

If yes, was it set at the time of the loss? Yes  No

Please provide details of the alarm

Have you or any member of your household ever been convicted of, or have a prosecution pending, for any criminal convictions other than minor motoring offences? Yes  No

If yes, please provide details

## Loss / Damage details

How did the loss / damage happen? Please provide as much detail as possible.

Where did the loss / damage happen?

When did the loss / damage happen? Date  Time

Are you the sole owner of the property claimed for? Yes  No

If no, please provide details

Is the property used or held for business or professional purposes? Yes  No

If yes, please provide details

Are you aware of the identity of the person who caused the damage? Yes  No

If yes, please provide name and contact details including telephone number

Have you had any work carried out recently that may have contributed to the loss / damage? Yes  No

If yes, please provide details of the work and who undertook it

Does any other insurance policy cover the property you are claiming for? Yes  No

If yes please provide details.

Name of the Insurance company.

Policy number:

Have you suffered any other losses in the past 5 years under this or any other household policy whether such losses were covered by insurance or not? Yes  No

If yes please provide details

## Description of property affected / claimed for

Please note that we require a written estimate for the repair/replacement of the property for which you are claiming. This should be provided by a retailer / tradesperson.

Please retain all damaged goods for inspection and do not carry out any works (other than temporary emergency repairs) before we have a chance to inspect.

If you do not retain all damaged goods for inspection or if you carry out repairs before we have had a chance to inspect, your action may prejudice our position and may mean that we cannot deal with your claim.

**BUILDINGS**

Description of Property

Estimated cost of repair

**CONTENTS**

Description of property	Make / model / serial number	Year of purchase	Place of purchase	Amount paid	*Estimated cost of replacement

\*Estimated cost of replacement is the same as the amount stated on the written estimate you have obtained

Continue on a page 6 if necessary Total price paid

Total estimated cost of replacement

**Claims involving theft, loss, vehicle impact or malicious damage must be reported to the Gardai and the following must be completed:**

**To be completed by you, the Policyholder:**

I am reporting the theft or loss of the property set out in this form

Name

Policyholder Signature

**To be completed by the Gardai:**

This is to certify that:

Name

Address

Reported the loss or theft of \*

To this station (Name and Address)

On (date)  (Time)

In our report we have recorded the interest of RSA Insurance Ireland Limited in this property.\*

Garda Pulse number

Garda signature

Garda stamp

\* Attach appendix if appropriate.

**Claims Checklist**

Please make sure you have attended to the following items:

- You have completed all necessary sections
- Garda details are completed in cases where it is required
- You have included full contact details
- You are enclosing written estimates from a retailer or tradesperson
- **Please ensure that you have signed your claim form**

**We recommend that you, the Policyholder, read the following notes carefully. Please remember to sign and date the Declaration at the end of the form.**

#### **Data Protection Notice**

Please read the following carefully as it contains important information relating to the details that you give us. You should show this notice to any other party related to this insurance.

We are classified as a "Data Controller" under Irish Data Protection legislation. As a Justified Data Controller we are required to explain how we may use the details and information that you provide to us as part of your claim application. We may need to collect sensitive data relating to you (such as convictions) in order to process your claim application. The information you provide will be used by us to process your application and to record and cross reference particulars of your claim in industry databases that allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums and products competitive. Calls may be recorded for quality assurance or verification purposes.

#### **Household Insurance Database**

We subscribe to the Insurance Link database and may subscribe to other industry databases for fraud prevention purposes. Under the conditions of your policy, you must tell us about any incident (such as fire, water damage, accident or theft etc) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the Insurance Link and other industry databases. We may request information about you and your claims history and / or share information we hold about you and your claims history with other insurance companies directly, their agents and with any other intermediary acting for you.

#### **Fraud Prevention, Detection & Claims History**

In order to prevent and detect fraud we may at any time:

- Share information about you with companies in the Royal & Sun Alliance group of companies ("RSA Group"), other organisations outside the RSA Group including where applicable private investigators and public bodies including an Garda Síochána;
- Check and / or file your details with fraud prevention agencies and databases and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to:
  - o Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
  - o Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
  - o Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
  - o Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to.

#### **How to contact us**

On payment of a small fee you are entitled to receive a copy of the information we hold about you. If you have any questions, or you would like to find out more about this notice you can write to the Data Protection Officer; RSA Insurance Ireland Limited, RSA House, Dundrum Town Centre, Sandyford Road, Dublin 16.

All personal information supplied by you will be treated in confidence by the RSA Group and will not be disclosed to any third parties except where your consent has been received or where permitted by law. In order to provide you with products and services this information will be held in the data systems of the RSA Group or our agents or subcontractors.

The RSA Group may pass your personal data to other companies for processing on its behalf. Some of these companies may be based outside the EEA, but in all cases the RSA Group will ensure that your personal data is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided to you on request.

#### **Consent**

By providing us with your information you consent to all of your information being used, processed, disclosed and retained as set out above.



RSA Claims, Merrion Hall, Strand Road, Sandymount, Dublin 4  
Telephone: (01)6615344 Facsimile (01)6615249  
RSA Insurance Ireland Limited is registered in Ireland under number 148094  
with registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.  
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