

UK Property Claim Form





Instructions

To assist **us** in considering **your** claim as soon as possible, please complete all questions in full to the extent relevant and attach any relevant invoices and other documents to support **your** claim.

It is important that you provide honest, complete, up-to-date and relevant information when completing this form.

The issue and acceptance of this claim form does not constitute an admission of liability by the Insurer or a waiver of its rights.

If your policy number starts with BUK then please email completed claim forms to: 360UKclaims@godfrey.co.nz

If your policy number starts with HUK then please email completed claim forms to: 360UKclaimsNZAU@sedgwick.com

Policy Holder Details

	Insured Entity	Policy Number		
	Address			
Cara	to at Donor and Dotaille			
	tact Personal Details		. 5.	
	Full Name	Contac	t Phone	
	Email	Broker Company		
Loss	Details			
	When did the loss occur?			
	Time	AM	PM	Date (dd/mm/yyyy)
	Where did the loss occur?			
	Description of what happened, why and how:			

Continue on page 5 if additional space is required.



Do you know who was responsible for the loss?	Yes	No	Not Applicable
Name and Contact			
Is there finance on any of the property claimed for? Details	Yes	No	Not Applicable
Were the police notified? Reference	Yes	No	Not Applicable
Is there other insurance on this property? Details	Yes	No	Not Applicable

Loss Schedule

Items or areas of damage being claimed for: (Please list if known)

Continue on page 6 if additional space is required.

Item	Original purchase date	Purchased from	Original purchase price	Replacement/ repair price	Evidenced by: (Quote/invoice)
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	

		\$ \$	
Comments		·	
Comments			



Declaration

Claim Privacy Consent, Authority and Declaration Claim Privacy Consent

I/we:

- 1. understand that the **Insurer** requires personal information (which may include Health information) so that the **Insurer** can evaluate this claim and administer the insurance policy and that failure to consent to the collection, use and disclosure of personal information may result in the claim being refused in part or in full;
- 2. authorise the **Insurer** to obtain from other parties personal information (which may include Health information) about me/us that the **Insurer** views as relevant to the claim;
- agree to the Insurer disclosing to other parties, including but not limited to, service providers engaged by the Insurer, the insurance broker, the policy holder (if this differs from the claimant), EQC or reinsurers personal information (including Health information) collected in relation to this claim or the insurance policy;
- 4. understand that I/we have rights of access to, and correction of, personal information held by the Insurer.

If you would like to access a copy of your personal information, or to correct or update your personal information, please contact our Privacy Officer on: 0800 867 677; or emailing admin@360commercial.co.nz

Authority and Declaration

I/we:

- 1. understand that in evaluating my/our claim or by accepting documents in support of my/our claim, The **Insurer** has made no acceptance of liability nor waived any of its rights;
- confirm that any information that I/we supply will be true, correct and complete and that I/we will not withhold any information likely to accept the acceptance or handling of my/our claim and understand that if I/we provide untrue information or do not disclose relevant information that it might result in my/our claim being declined in part or in full;
- 3. agree to notify the **Insurer** immediately if any lost or stolen property is subsequently recovered, and at the **Insurers** option surrender the property to the **Insurer** or refund the amount of money received; and
- 4. will give all reasonable assistance to the **Insurer** and co-operate in the assessment of my/our claim

Signed			
Printed Name			
Position			
Date (dd/mm/yyyy)			



Additional Information Space





In this Section, "we", "our" and "us" means the Insurer (and 360 Commercial Limited on their behalf to administer this insurance).

"You" and "your" means the person(s) or entity named in the schedule as 'Insured' including any new entity or subsidiary companies or subsidiaries thereof or any controlled or managed entity now or hereafter formed or acquired. We may also use the word 'Insured' to describe you.

Duty of Disclosure

The insureds duty of disclosure

Before entering into a contract of insurance with the **Insurer**, each prospective **insured** has a duty to disclose to the **Insurer** information that is material to the **Insurer**'s decision whether to accept the insurance and, if so, on what terms. This includes material information about the **insured**, any other people and all property and risks **insured** under the policy. Information may be material whether or not a specific question is asked.

There is the same duty to disclose material information to the **Insurer** before renewal, extension, variation or **reinstatement** of a contract of insurance with the **Insurer**. The **insured** should also provide all material information when they make a claim or if circumstances change during the term of the contract of insurance.

It is important that each prospective **insured** understands all information provided in support of the application for insurance and that it is correct, as each prospective **insured** will be bound by the answers and by the information it has provided.

The duty of disclosure continues after the application for insurance has been completed up until the time the contract of insurance is entered into.

Consequences of non-disclosure

If an **insured** fails to comply with its duty of disclosure, the **Insurer** may be entitled, without prejudice to its other rights, to reduce its liability under the contract in respect of a claim or refuse to pay the entire claim. The **Insurer** may also have the right to avoid the contract from its beginning. This means the contract will be treated as if it never existed and no claims will be payable.

Fair Insurance Code

The **Insurer** is a member of the Insurance Council of New Zealand (**ICNZ**) and a signatory to ICNZ's Fair Insurance Code (**the Code**). The Code and information about the Code is available at www.icnz.org.nz and on request.



Financial Strength Rating

At the time of print, Lloyd's has an AA- financial strength rating given by S&P Global Ratings.

The rating scale is:

AAA	AA	Α
Extremely Strong	Very Strong	Strong
BBB	ВВ	В
Good	Marginal	Weak
CCC	СС	
Very Weak	Extremely Weak	
SD or D	R	NR
Selective Default or Default	Regulatory Action	Not Rated

The rating from 'AAA' to 'CC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standings within the major rating categories. A full description of the rating scale is available on the S & P Global Ratings www.spglobal.com.

The **Insurer's** rating is reviewed annually and may change from time to time, so please refer to the **Insurer's** website for the latest financial strength rating.

Privacy Statement

This statement is a summary of **our** privacy policy and provides an overview of how **we** collect, disclose and handle **your** personal information.

We are committed to protecting **your** privacy. **We** collect, use and retain **your** personal information in accordance with the requirements of *New Zealand's Privacy Act*, as amended or replaced from time to time.



Personal information handling practices

When does the Insurer collect the insured's personal information?

The Insurer (and 360 Commercial Limited on the Insurer's behalf) collects your personal information (which may include health information) from you when you interact with the Insurer, including when you are applying for, changing or renewing an insurance policy with the Insurer or when the Insurer is processing a claim, complaint or dispute. The Insurer may also (and you authorises the Insurer to) collect your personal information from other parties such as brokers or service providers, as detailed in the Insurer's privacy policy.

Purpose of Collection

The **Insurer** will collect and hold the information to offer products and services to **you**, including to assess applications for insurance, to provide and administer insurance products and services, and to handle any claim, complaint or dispute that may be made under a policy.

If you do not provide the **Insurer** with this information, the **Insurer** may not be able to provide you or your organisation with insurance or to respond to any claim, complaint or dispute, or offer any other products and services to you or your organisation.

Sometimes, the **Insurer** may also use **your** personal information for the **Insurer's** marketing campaigns and research, to improve **our** services or in relation to new products, services or information that may be of interest to **you**.

Recipients of the Information and Disclosure

The **Insurer** may disclose the information collected to third parties, including:

- contractors and contracted service providers engaged by us to deliver our services or carry out certain business activities on our behalf (such as actuaries, loss adjusters, claims investigators, claims handlers, professional advisers including lawyers, doctors and other medical service providers, credit reference bureaus and call centres);
- intermediaries and service providers engaged by you (such as current or previous brokers, travel agencies and airlines):
- + the policy holder (where **you** are not the policy holder);
- insurance and reinsurance intermediaries, other Insurers, the Insurer's reinsurers, marketing agencies; and
- government agencies or organisations (where the Insurer is required to by law).

These third parties may be located outside New Zealand. In such circumstances the **Insurer** also takes steps to ensure **your** personal information remains adequately protected.

From time to time, the **Insurer** may use **your** personal information to send **you** offers or information regarding the Insurers products that may be of interest to **you**. If **you** does not wish to receive such information, please contact **our** Privacy Officer using the contact details provided below.

Rights of Access to, and Correction of Information

If you would like to access a copy of your personal information, or to correct or update your personal information, want to withdraw your consent to receiving offers of products or services from us or persons we have an association with, please contact the Privacy Officer by posting correspondence to:

Email. admin@360commercial.co.nz
Telephone. 0800 867 677
Post. 360 Commercial Limited
Level 12, 66 Wyndham Street, Auckland 1010

How to Make a Complaint

If **you** have a complaint or would like more information about how **we** manage **your** Personal Information, please review **our** Privacy Policy for more details, or contact **our** Privacy Officer at the details above.

You also have a right to address your complaint directly to the Privacy Commissioner by telephoning 0800 803 909, emailing enquiries@privacy.org.nz or using the online form available on the Privacy Commissioner's website at www.privacy.org.nz.



Complaints and Dispute Resolution

Complaint handling arrangements

We take the concerns of its customers very seriously and has detailed complaint handling and dispute resolution procedures that you may access, at no cost to you. To assist us with your enquiries, please provide us with your claim or policy number (if applicable) and as much information as you can about the reason for your complaint or dispute.

The complaints and dispute procedures are as follows:

Stage 1 – Complaint handling procedure

If **you** have a complaint in respect of this Policy, including any claim made on this Policy, the complaint may be addressed to:

Email. admin@360commercial.co.nz

Telephone. 0800 867 677 Post: 360 Commercial Limited

Level 12, 66 Wyndham Street, Auckland 1010

We will acknowledge your complaint within five business days, provide you with the name and contact details of the person handling the complaint, have the matter fully investigated by a suitably experienced person not previously involved in the case, and inform you of the progress or outcome of the matter within 10 business days.

Where further information, assessment or investigation is required **We** will agree reasonable time frames with **you** for its completion.

We will update you at least once every 20 business days, or at another interval agreed with you, until the complaint is resolved.

Stage 2 – Dispute resolution procedure

In the event **we** do not resolve the matter **you** may request a stage two review. This will be conducted by Lloyd's Australia on behalf of Lloyd's in New Zealand. They can be contacted at:

Email. idrnz@lloyds.com
Telephone. 04 472 7582
Post. Lloyd's General Representative New Zealand
c/- Hazelton Law
PO Box 5639, Wellington 6143

Stage 3 - External dispute resolution

Should **you** remain dissatisfied with the response from the above, **you** may be eligible to refer **your** complaint to the Insurance and Financial Services Ombudsman (IFSO) in New Zealand. The contact details are as follows:

Email: info@ifso.nz Freephone: 0800 888 202 Telephone: 04 499 7612

Post: Insurance and Financial Services Ombudsman

(IFSO)

PO Box 10-845, Wellington 6143

The IFSO Scheme will require a "deadlock" to be reached before considering a complaint. If **your** complaint is not resolved to **your** satisfaction within two months of notification **you** will be provided a "deadlock" letter explaining why the matter has not been resolved.

If **you** feel **your** human rights have been breached **you** can contact the Human Rights Commission on 0800 496 877 or through its website: www.hrc.co.nz.

The complaints handling arrangements above are without prejudice to **your** rights in law.



Level 12, 66 Wyndham Street, Auckland 1010