



INFORMATION REQUIRED FOR CLAIMS

Proof of Ownership - Theft/Malicious Damage

The below points are acceptable for proof of ownership in the event of a claim

Materials

- Original items signed delivery dockets
- Original Items purchase invoices (must be itemised)
- Original items installation invoices (if installed) (must be itemised)
- Replacement items signed delivery dockets
- Replacement items purchase invoices (must be itemised)
- Replacement items (if to be re installed) (must be itemised)

Tools

- Original items purchase invoice (if cannot be supplied must have one of the following for each item)
- Service documentation for each item
- Copy of asset schedule
- Item's instruction manual (original only accepted – no faxes or photocopies)
- If item not replaced – one quote for replacement item (must be itemised)
- If replaced – replacement invoice for items (must be itemised)

Duty of Disclosure

Your Duty of Disclosure: Before you enter into a contract of general insurance with an Insurer, you have a duty under the Insurance Contracts Act, 1984, to disclose to the Insurer every matter that you know, or could reasonably be expected to know, is relevant to the Insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the Insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however, does not require disclosure of matter;

- That diminishes the risk to be undertaken by the Insurer,
- That is of common knowledge,
- That your insurer knows or, in the ordinary course of his business, ought to know

- As to which compliance with your duty is waived by the Insurer.

Non-Disclosure: If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce his liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the contract from its beginning.

Subrogation: Your policy contains a Subrogation clause so that you will not be able to recover under the policy if you entered into any agreement which excludes or limits your right of recovery from third parties: therefore you MUST NOT have agreed and MUST NOT agree to exclude or limit any of your rights because that will effect the Insurers right to recover from those parties.