

Theft and / or Loss of Possessions

As this can mean that your home is not secure, a window may be broken or a door forced; it is important to:

- make your home secure as soon as possible and
- alert the police to your loss.

Please:

- Arrange for a builder and/or locksmith of your choice to attend and carry out emergency repairs
- Advise the police of your loss, this is a requirement of your insurance policy:
 - If a theft, they are likely to visit your home and investigate matters in order to apprehend the thief. Please ensure you get from the attending officer their name and number together with any incident number they are able to give you.
 - Should the loss be accidental rather than theft, it is again essential to report the loss to the police and obtain from them an incident number. This will enable the police to return your belongings to you if they are found and handed in.

In either of these two examples no insurer will proceed with a claim until they receive the police details as described.

Claim form:

These vary from insurer to insurer. Two common ones with our clients are:

Lloyd's of London and the **Insurance Corporation of the Channel Islands (ICCI)** and both are available for download from our website. If in any doubt as to which is appropriate do call us on 835200 for guidance.