SHAPE
— Digital —

Important Information

How to make a claim

We recognise that any claim can cause distress, so we've tried to make the process as simple as possible.

Helpful information to have before you call

- You can help process your claim more quickly if you are prepared with the appropriate information. However, please do not delay in reporting your claim if you do not have all of the information detailed below:
- Policy number as detailed on the schedule
- Your agreement number is SINT/ACC/2025
- Insured's name and address
- Description of loss
- Date of loss
- Location of loss
- In the event of theft, loss of property or vandalism, contact the police immediately and obtain a crime reference number

Claims contact

- Property claims: Innovation Group 0344 557 7854 or propertyclaims@innovation.group
- Liability claims: Kennedys Claims 0344 557 6246 or bspoke@kennedyslaw.com

Mid-Term Adjustments / Cancellations

- If you make a change or cancel your policy mid-term you must inform the intermediary who arranged the policy for you as soon as is reasonably possible
- We will charge £20 to cover our administration

Renewal

- Shortly before each policy anniversary we will tell you the premium and terms and conditions that will apply for the following year
- Renewals are invited on the basis that there have been no change in the risk or items insured, other than those which you have specifically notified to your intermediary
- We will apply Index linking to Property Damage section, specially the buildings and contents sum insured
    - It is your responsibility (via your intermediary) to review the sums insured to ensure that they are adequate. For example:
        - The buildings sums insured should represent the full rebuilding cost of the building (not the market value or Council Tax band valuation) following a total or substantial loss, and should include demolition and clearance costs, for rebuilding to its existing design in modern materials, plus inclusion of domestic outbuildings, such as garages and sheds
        - Contents sums insured should represent the full cost of replacing all of your contents
    - You can hire a surveyor if you're unsure
    - It's important that the correct sum insureds are used, otherwise in the event of a claim any payout may be reduced, usually proportionate to the amount of under-insurance
- If you wish to change or cancel the cover, you must tell the intermediary who arranged this policy for you, or us, before the renewal date otherwise your policy may renew automatically