

to be provided along with a completed Claim Form, copy of ID card & proof of title/ownership.

Common Loss Types	Documentation Required	Comments
Escape of water (incl. Burst Pipes)	Photos of Damage	close up & from a distance including any damage caused following immediate emergency repairs
	Dimensions	in order to check reasonableness of estimates since labour rates are generally charged per square metre
	Report tracing source of leak	by insured's appointed plumber or competent thermographer
	Detailed Repair Estimates	of any damages within insured's property caused directly or indirectly by the escape of water
	Detailed Architect Report	by insured's appointed architect in the event of major structural damage to insured's property
	Details of Third Party and respective insurer	if escape of water (reverse onus of proof) is from neighbouring property and not from insured's
Damaged items are not to be disposed off until such authorisation is obtained from Atlas		
Storm Damage (incl flooding & wind damage)	Photos of Damage	close up and from a distance of any items or areas that got damaged during the storm
	Dimensions	in order to check reasonableness of estimates since labour rates are generally charged per square metre
	Date of event	in order to check actual weather conditions & wind force from weather reports
	Technical Reports	of items damaged during storm; installation certification of PV panels/solar water heaters
	Detailed Repair / Replacement Estimates	of any damages within insured's property that got damaged during the storm
	Detailed Architect Report	by insured's appointed architect in the event of major structural damage to insured's property
	Details of Third Party and respective insurer	if storm damage (reverse onus of proof) originated from neighbouring property and not from insured's
Damaged items are not to be disposed off until such authorisation is obtained from Atlas		
Lightning Surge Damage	Technical Reports	of any items within insured's property that got damaged by lightning surge
	Date of event	in order to to check actual weather conditions from weather reports
	Detailed Repair / Replacement Estimates	of any items within insured's property that got damaged by lightning surge
Damaged items are not to be disposed off until such authorisation is obtained from Atlas		
We might need to appoint an independent technician for a second opinion. Damaged tablets, laptops & mobiles are to be collected for salvage sale		
Theft, malicious damage or loss of Items	Original Police Report or Security Report	issued at location of theft / loss
	Written sequence of events	from time item last seen to time item stolen or lost
	Detailed list of Stolen / Missing Items	if more than one item has been stolen / lost

Common Loss Types	Documentation Required	Comments
Theft, malicious damage or loss of Items (cont.)	Proof of Ownership of Missing Items	receipts / guarantees / warranty cards / certificates of authenticity / booklets / boxes / chargers etc
	Recent Valuation / Certificate	in respect of valuables including jewellery
	Photos of Upheveled Rooms	in respect of theft from insured's residence
	Photos of Stolen Items	in respect of jewellery, even events during which items have been worn
Damage to Glass & Sanitaryware	Photos of Damage	of the damaged glass / sanitaryware plus room in which glass is located
	Dimensions and description of type	description to include thickness (ie 6mm) and type (ie clear, laminated, tempered, solar etc)
	Repair / Replacement Estimates	of the damaged glass or sanitaryware plus dismantling and refitting costs, including lifting if necessary
Damage to Electronic Equipment	Technical Report	including specifications of equipment, cause and extent of damage
	Repair / Replacement Estimate	if not already quoted in the above mentioned Technical Report
	Photos of Damaged Item / s	in the event of screen cracks or such damages, including photos of the whole unit
Damaged items are not to be disposed off until such authorisation is obtained from Atlas		
We might need to appoint an independent technician for a second opinion. Damaged tablets, laptops & mobiles are to be collected for salvage sale		
Loss of Frozen Foods	Photos of Thawed Food prior to disposal	in order to analyse extent of loss
	Storage space in litres of fridge / freezer	in order to analyse extent of loss
	List of thawed food, split between fresh & frozen, incl. prices	if possible, last purchase receipts are to be provided
Impact	Original Police report	issued at location of loss
	Photos of Damage	close up and from a distance
	CCTV footage	if available
	Details of Third Party and respective insurer	registration number of vehicle should be obtained (negligence)
	Repair estimates	detailed bill of quantities required, including skip-hire if necessary
Loss of keys	Original Police Report	issued at location of loss
	Receipts of replacements	

For any enquiries please call on 2343 5295



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