

PURCHASE PROTECTION



For office use only
Claim Reference:

Information required on all claims Please answer ALL Questions Below – BLOCK CAPITALS PLEASE				
1. Personal Details				
Title (please circle):	Mr / Mrs / Miss / Ms / Dr / Prof		Home Address:	
Surname:				
Given Names:				
Date of Birth:		Age:	Post Code:	
Occupation:			Home Phone:	
Email:			Work/Mobile:	
2. Policy/Card Details				
Card Number (first 6 and last 4 digits only please)	_____ X X X X X X _____		Card Type:	
3. Settlement Details				
SORT:			A/C No:	
If a non-UK bank, please provide full address of account-holding branch:				
3. Claim Details				
Please provide details of the circumstances leading to claim (including the date of Incident):	Date: / /			
Did you report the loss to an appropriate authority?	YES / NO	If YES:	To whom:	
			Date:	
			Report No:	
4. Details of Lost/Stolen/Damaged Item(s)				
Item	Where Purchased	Date Purchased	Purchase Price	
5. Other Insurance				
You MUST complete this section in full. If you do not it will delay settlement of your claim.				
Do you have any other insurance that may cover this loss?	YES / NO	If YES, please provide the name and address of your insurer:		
		Policy Number:		
<i>The making of a fraudulent Insurance claim is a criminal offence. You may be prosecuted if you make fraudulent claims. Claim forms cannot be accepted by email or fax as original supporting documentation is required for all claims.</i>				
<p>1. I/We hereby declare that all information, answers, and documents given in connection with this claim are true and correct to the best of my/our knowledge and belief. I/We have not omitted any material information, which would affect the Underwriters judgment of the claim. I confirm that where a claim or claims are made on behalf of others, I have their full authority to act on their behalf, and I confirm that I understand that neither the claims administrator nor the Underwriters will accept responsibility if any payments are not distributed proportionately to the persons concerned.</p> <p>2. I/We understand that the information on this form will be passed to or used by the claims administrator for my insurance, this includes underwriting, processing, handling claims and preventing fraud and could include passing details to agents or other Insurers.</p>				
I have Read and fully understand the declarations above				
Claimant's Name	Claimant's Signature		Age	Date

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Frequently Asked Questions



We understand that making an insurance claim can be complicated and it can be difficult to know which documents you need to send and why. For this reason, this leaflet has been designed to help you through the process and answer any questions you may have. We have tried to include as much information as possible, however, if you do still have questions after reading this leaflet please feel free to call us on the number supplied with your claim forms.

GENERAL HINTS AND TIPS

Below is some general advice which will help your claim to be processed as quickly as possible:

How can I submit a claim? – You can submit a claim form either by email at visaclaims@osg.ie or by post Visa Claims Team*, PO BOX 1086, Belfast, BT1 9ES. *The claims administrator is Outsource Services Group (OSG)

Explain as much as possible - Include as much detail as you possibly can to make sure that the claims administrator is fully aware of what happened at the time of the incident connected to your claim and exactly what you are claiming for.

The more information you provide the better - If you need to add further information and there is not enough space on the claim form, please continue on to another sheet.

Always send all pages of the claim form back to us completed - All pages must be returned to the claims administrator with information added whether you feel these are relevant to your claim or not.

Please send original documents - The insurers that we work with usually ask that all documents sent are originals and not photocopies. Certain original documents will be returned to you at your request.

Please send documents via recorded mail This allows you to track the progress of your parcel online and is also your confirmation that we have received your claim and when it was received at the claims administrator's offices. Written confirmation that your claim has been received is not provided.

Keep copies - Please make sure that you keep photocopies of all documents you send.

Itemise and cross reference where possible - Use numbering where appropriate on items such as receipts. This makes assessing your claim much easier and will reduce the risk of having to query things with you, thus slowing down the process of your claim.

Ensure that all documents are sent with the claim form - Before sending your claim form, make sure that all of the documents that have been asked for and any additional information are enclosed. If the claims administrators have asked for documents, they will certainly need them and if these are provided in the first instance, they won't have to write back to you and request them again. This will help to ensure that your claim is processed as soon as possible.

Do not send copies of the complete policy booklet - It isn't necessary to send a copy of your policy terms and conditions with your form as this information is held at the claims administrator's office.

All costs are at your expense - Please remember that the cost of obtaining the information required will not be reimbursed as it is the responsibility of the insured person to provide this.

You must notify of a claim within 45 days of the event – If you do not, the insurers will not pay.

Only the Cardholder may make a claim – Your policy *may* cover for purchases given as a gift. However it is still the Cardholder who must make the claim.

REPAIR OR REPLACEMENT

Q: Do the insurers replace my item?

A: No. Depending on the situation, they may pay you the cost of repair or replacement of the item. It is then your responsibility to arrange for either to occur. In no case will the payment exceed the original purchase price of the item.

PROOF OF PURCHASE & WARRANTY

Q: What should I provide as proof of purchase?

A: Both the original sales receipt *and* either the original card receipt or a copy of your card statement showing the purchase.

Q: What must I provide as proof of warranty?

A: You need to supply the original warranty card as proof of the warranty so the insurers can determine the cover available.

REPAIR ESTIMATE

Q: Why is this needed?

A: When assessing a claim, the claims administrator need to find out if the item being claimed for can be repaired at a reasonable cost. If it is not possible to repair at a reasonable cost, at their discretion they may pay up to the original purchase price.

Q: Where can I get this?

A: The claims administrator usually ask for an estimate from a repairer so that they can have an idea of the value of the claim. This also shows the underwriters an independent assessment of the damage that has been caused.