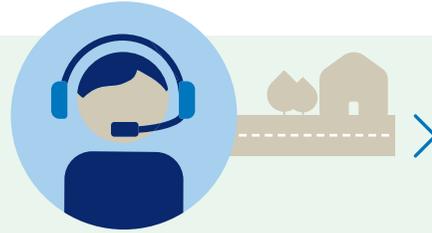


My home has subsidence (cracking/movement)



You tell us about your claim.

Call Zurich on 01 609 1436 or Email claimsnofication@zurich.ie.



We'll appoint a Loss Adjuster to meet with you on site. The Loss Adjuster will talk you through the next steps in proceeding with your claim.



You may be required to provide an expert Engineer's report to identify the cause of damage and advise on recommended actions. In some cases you may be required to contact previous insurers.



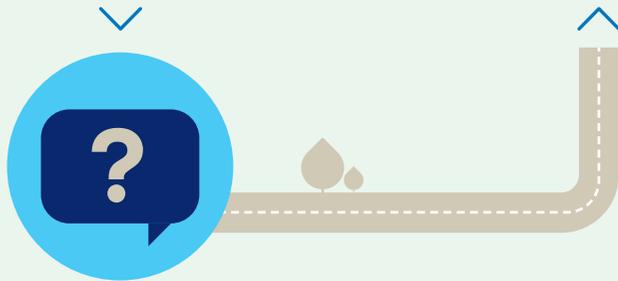
Your claim is complete.



We'll deduct your excess from your final settlement.*



Once we've established that the cause of the loss or damage is covered under your policy, we'll agree the costs required to complete the repairs or replacement with you.

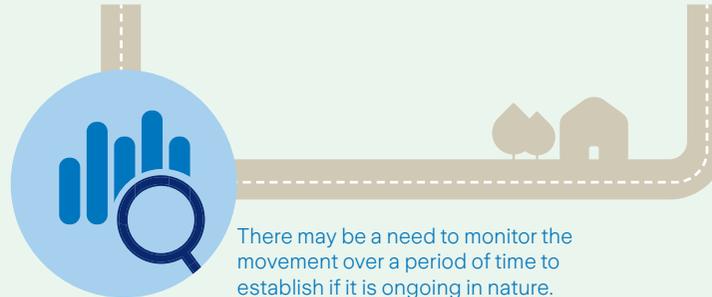


We'll ask you some questions:

- When did you notice the damage?
- Where is the cracking in the property
 - and has it got worse over time?
- Can you open windows and doors normally?
 - How old is the property?
- Are there any nearby plants or trees?
 - Has there been any construction nearby recently?
- Are there any structural reports available?



Once the cause has been established, we will agree the best remediation action.



There may be a need to monitor the movement over a period of time to establish if it is ongoing in nature.



- Please take photos of the damage as it helps later on. To help us understand the scale of the damage, please hold a coin next to the crack.
- Don't dispose of any damaged items or proceed with repairs without our consent.

*In some cases a portion of the claim payment may be held pending completion of the repairs and provision of supporting documentation. All claims are subject to the terms and conditions of your policy.

During the claims process you have the right to appeal decisions made by Zurich Insurance Europe AG. Should you wish to do so, please contact your claims handler to discuss the matter further.