

What is the Riot Compensation Act 2016?

The Riot Compensation Act 2016 (RCA) gives victims of criminal damage or loss during a riot the right to compensation. It is designed to allow communities to recover quickly from the impact of rioting

If your property is not adequately insured you can claim compensation under the RCA from the local police claims authority

In order to qualify for compensation victims must demonstrate that the damage or loss they have suffered was as a result of a riot

Not all instances of damage or loss that occur during a period of civil disturbance will meet the criteria for compensation under the RCA

This leaflet contains basic information on how to claim. For more detailed guidance visit GOV.UK

Further information & contact details

For claims authority contact details please contact the police force for the geographical area where the riot took place

For immediate and emergency assistance after a riot look for notices in the local press, local authority internet sites and information about private sector schemes, which will be advertised

For information about alternative accommodation claims if your home is uninhabitable after a riot, contact the claims authority if your insurance does not cover such costs.

For more detailed guidance and to access the RCA claim form visit GOV.UK

Riot Compensation Claims Quick guide for claimants

Has your home or business been affected by a riot?

Learn how the Government is making it easier for you to claim back damages

What can I claim?

If you hold insurance for property that is damaged or stolen in a riot, you must claim via your insurance company first. You can only submit an RCA claim for these items if all or part of your insurance claim is rejected.

If you are an **owner** of a building affected by a riot, you can claim for damage to the building's **structure**

and/or

If you are a **tenant/occupier** of an address affected by a riot, you can claim for your damaged/stolen **contents**

You can also claim for damaged or stolen:

- business items stored in a vehicle
- stock-in-trade vehicles
- underinsured vehicles

The RCA **does not** cover:

- personal items held outside of a building
- consequential loss e.g. loss of trade or rent
- personal injury - this is dealt with by the *Criminal Injuries Compensation Authority (CICA)*

How do I claim?

Your property is damaged or stolen in a riot

Report the crime to the police

If your home is uninhabitable contact the claims authority about alternative accommodation payments

Is your damaged or stolen property insured?

NO

YES

Make a claim with your insurance company

If your insurer confirms you are not fully covered

Visit [GOV.UK](https://www.gov.uk) to access the RCA claim form

Send your claim to the claims authority in the area that the riot happened

Send supporting documentation to the claims authority

Deadlines & supporting evidence

Claim Deadlines

You have **42 days to make your RCA claim** from the date the riot ends

If you make an insurance claim first, you have **42 days to make your RCA claim** from the date your insurer tells you that you are not fully covered

Supporting Evidence

You will need to show evidence of the losses you are claiming for

This may include:

- receipts
- purchase invoices
- bank statements
- financial records
- photographic evidence
- building estimates
- surveyor's report
- letter from insurer
- loss adjuster report

Further details and supporting evidence can be submitted separately and after the claim, but this must be within **90 days** from the date your RCA claim is received

Flexibility on these deadlines will be given in exceptional circumstances