



Accidental Damage Claims

Having the right information to hand when making a claim can significantly reduce the time it takes to process it. So we've listed what kind of questions we'll ask and what we'll need to know when you or your customer calls.



Questions we'll ask	Guide to the information we'll need
What's happened? How was the damage discovered?	You'll need to provide as much detail as possible when reporting the claim.
Was the damage caused by a third party?	If the damage was caused by a third party then we'll need to know names and contact details, if possible.
Is there damage to the property? If so how many rooms are affected?	We'll need to understand the size of the property, the number of rooms impacted and their dimensions. Are there any photographs of the rooms before the damage occurred?
Is the damage to a specific item?	We'll need full details of what's been damaged and the extent.
If the damage is to a computer, laptop or TV, is it beyond repair?	If the answer is yes, is there an engineers report available? If not we may need to arrange an inspection of the damaged item.
Are the original purchase receipts available?	If not why not? Is there any other proof of ownership available such as a manual, box, bank or credit card statements confirming the purchase?
Is any item more specifically insured elsewhere?	If yes, have you contacted the other insurer? Who are they?
Have any of the repairs been carried out already? Or have estimates been obtained?	We'll need copies of any estimates of work or receipts for work that's already been carried out.
Does the customer own the items being claimed for and are they responsible for repairs?	If the customer doesn't own the items that are being claimed for, we'll need details of who does own them and who's responsible for repairs.
Were the premises occupied at the time the damage occurred?	If no, when was the property last occupied, why was no one there?
If residential – how many people live at the property?	We need to know the number of people impacted.
Are the residents able to stay in the building?	If the property is not habitable, we need to know if people are staying with family or friends or if we need to arrange alternative accommodation
Is the business still able to trade? Are there any other local premises?	If no, why not? Does the customer have other premises they can trade from?
Is the business VAT registered?	If yes, we'll need the VAT number