



Business Interruption 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 and what's caused the disruption?	You'll need to provide full details of what's happened and how the event has affected the business. How did the disruption take place and how long did it last?
Who caused the damage? Was it a third party?	If the damage was caused by a third party we'll need to know their name(s) and contact details.
Was the incident reported to the police?	We'll need the crime reference number and the address of the police station dealing with the incident.
How long did the interruption last?	We'll need to know exact start and finish dates and times of any interruption.
Did the business have to close or reduce trading?	Is the customer able to supply documentation to support the claim? Such as a letter from their electricity company confirming a reduced consumption.
What is the rate of gross profit for the business?	We'll need to see an accountant's letter confirming this amount.
Have any actions been taken to minimise the loss?	Was the customer able to provide overtime, move premises or hire equipment to reduce any loss?
Has the business received any compensation as a result of the disruption?	If any compensation has been received we'll need full details of the amount.
Were the premises occupied at the time?	If the property was empty when the damage occurred, we may need to know the dates the property was left unoccupied.
Is the business VAT registered?	If yes, we'll need the VAT number.