

Your claims guide

Everything you need to know
about the Aviva SME and
Personal Lines Claims service



Introduction

What's great about our claims service?

4 steps to making a claim

Commercial Property

Commercial Motor

Motor Trade

Personal Lines - Home

Personal Lines - Motor

Personal Lines - Aviva Private Clients

Casualty Claims

Why is it important to let us know about motor claims as soon as possible?

In times of emergency

Claims Fraud

Claims Awards

Corporate Social Responsibility

The Future

At Aviva, it's our aim to be on your side in times of change and by your side in times of need.

For more than 320 years Aviva has been there for customers, just like you, when the unexpected happens – we want to help you face difficult circumstances when you need to make a claim. Behind every claim is a personal story.

At the very heart of our claims service is you - understanding your needs and how we can get you back to normal as quickly as possible. From leaking pipes to the devastation of floods or fire, we act swiftly using the best contractors, the latest repair technologies and giving practical advice to help customers get back to normal quickly.

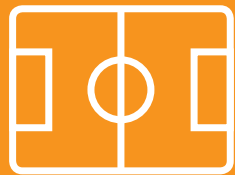
Not only do we work to pay claims fairly and quickly, we bring our expertise and the expertise of our specialist partners to our customers to put in measures to prevent bad things from happening in the first place.



What's great about our claims service?

- You can reach us 24/7, 365 days of the year – we're here for you when you need us most through exclusively UK based customer facing claims centres.
- Your claim will be handled from start to finish by expert personal claims managers, giving you continuity and reassurance.
- We're on your side - vigorously protecting you against fraudulent or inflated claims, prosecuting anyone who makes a dishonest claim against you, regardless of the cost.
- We pay genuine claims, rather than finding ways not to – we paid 96% of claims in 2018.
- We're really proud of our claims staff – they're knowledgeable experts, who are trained by the British Red Cross, using the award winning CALMER course, to provide empathy and support when you need it most.
- Our supply chain experts work across the UK, ensuring we work with the best tradespeople at the best price.
- Support from our highly experienced team of major incident and technical experts – they're our specialists in co-ordinating and managing major, unexpected incidents, including extreme weather.
- Our Claims Relationship Managers work with you to help protect premiums and reduce claims spend.
- Not only do we work to pay claims fairly and quickly, we bring our expertise and the expertise of our specialist partners to put in measures to prevent claims from happening in the first place.

Every year we replace enough carpet to cover 11 football pitches



We also replace enough garage doors to cover 4 Olympic size swimming pools



We repair nearly 120,000 vehicles, which if placed bumper to bumper would almost fill every lane of the M25



Every year we repair 2.5 million square metres of cracks in walls and ceilings



We could build a 180m-tall tower from all the washing machines, dryers and dishwashers we replace each year - the height of London's Gherkin



4 steps to making a claim

It's really easy to make a claim with us

①

Contact us as soon as an accident / incident has happened, while the details are still fresh in your mind

②

Make sure you've got all the right information to hand such as your vehicle registration or property details

③

Give us as much detail as possible, such as witnesses, photos, diagrams, video or position of CCTV cameras

④

Keep hold of your personal claim manager's direct number, to save time if you have a question or want to talk to us

Commercial Property

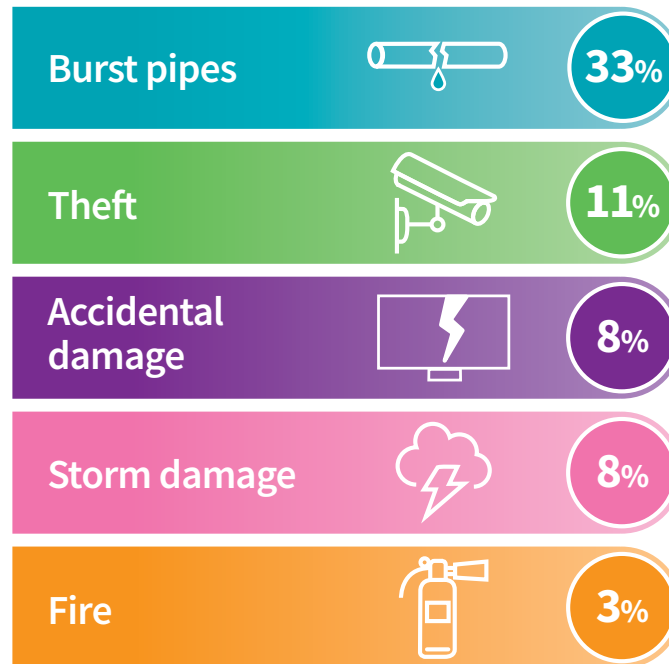
We're here to keep your business trading by finding out what matters to you. We want to make it as easy as possible to make a claim. Ultimately, we want to get you trading again quickly, if the worst happens.

Commercial Property claims at a glance

- You can report your claim easily online and send us everything you need to, all in one go. The sooner we know about a claim the sooner we can help.
- Our desk surveyors will help settle claims on your first call – using new technologies, face time, pictures and video to fully understand what's happened.
- On larger claims our field surveyors will visit you and work directly with your personal claims manager, keeping you up to date throughout the claim.
- Our experienced major and complex loss consultants and technical claims experts will help you with any complex claims and those above £100,000.
- We have experts in managing catastrophic claims and major incidents – they'll be on the ground by your side at your time of need.
- Our partnerships with Amazon means we can send you an instant gift voucher that you can spend straight away.

- We have an extensive specialist repair network, providing you with access to the right people for the right jobs no matter where you are in the UK.

Common reasons for Commercial Property Claims



Battersea Arts Centre risen from the ashes

Back in 2015, while undertaking a redevelopment of their premises, Battersea Arts Centre (BAC) suffered a major fire, destroying most of their precious 19th century Grand Hall. A community space for artists and theatre productions; events and more, the Grand Hall is BAC's most prominent feature, both in terms of heritage and income. Since the fire, we have worked in collaboration with BAC, their broker, the appointed loss adjusters and architects to rebuild and transform the centre, allowing them to reinstate in a way that was tailored to their needs; creating a better space which has enabled them to open up new opportunities for the community. Four years on, we visited those who were closely involved in the claims process, from BAC staff to our Aviva claims handler.

Did you know?

In 2018 64% of Commercial Property claims were low value. We quickly settled around 10% of these claims but if we'd received clear images of the damage, a detailed breakdown of the schedule of works and the policyholder bank details at notification this figure would have been much higher.

What happened to the remaining 17,500 claims settled for less than £2500? Well in some cases it took up to 80 days to get the information needed to settle the claim. Tell us everything when you first notify us of the claim and together we can reduce claim lifecycles and keep premiums low for our customers.

*Low value claims are those under £2500

Commercial Motor

Whether your business uses cars or vans, when it comes to your vehicles being out of service, we'll look to get you back on the road as soon as possible.

Commercial Motor claims at a glance

- You can report your claim easily online, making the process really simple for you.
- Our in house engineers will try and help settle your claim on your first call to us.
- We have an extensive approved motor repair network so you'll have access to the experts no matter where you live in the UK.
- If you can't drive your vehicle after an accident, we'll make sure you get home safe and sound.
- If you have a van and just can't work without one, we can provide a courtesy van, up to 3.5 ton, so you can get on with your work.
- If the other vehicle(s) in the accident put in an injury claim against you we have the experts to protect and defend you.
- To protect your insurance premiums, we'll look to manage third party claims costs so they aren't exaggerated.

98%

On average we settle 98% of all commercial motor claims.

Top 3 reasons for a Commercial Motor claim

Road accidents



49%

Personal injury



44%

Theft, windscreen and fire damage



7%



Our policyholder called to tell us he'd been involved in an accident. Whilst at Pinewood Studios in Buckinghamshire, he'd reversed into a parked car. His vehicle had no damage, however the third parties' vehicle was undrivable.

Our Commercial Motor claims handler, Lisa, took the call.

"I spoke to the third party, Mr R, at the scene of the accident and discovered he was a chauffeur waiting to pick up his client from the studios. He was understandably distressed. His main concern was the fact that his chauffeur contract was for another week so he needed a replacement vehicle immediately.

The vehicle had a lot of specialist modifications, so I located a local specialist vehicle hire company who managed to source a new vehicle for Mr R and arranged for it to be delivered by 5.00pm that day.

I called our team who collected the vehicle in 90 minutes and delivered it straight to the garage.

I received the garage repair estimates a few days later and arranged for one of our in-house engineers to review and authorise the repairs that same day. The garage had to wait for parts but Mr R had his vehicle back within two weeks and didn't miss a day of work."

Motor Trade

We know that when it comes to a motor trade claim, you need expert support. That's why we have specialist motor trade claims handlers to get you back trading as soon as possible. They can look after everything from your stock, road risks and premises.

Motor Trade claims at a glance

- Our motor trade claims experts understand businesses like yours and are the very best at getting you back trading as quickly as possible.
- We'll try and settle your claim on the first call – using pictures or video, if available, to fully understand what's happened.
- We have an extensive approved motor repair network so you'll have access to the experts no matter where you live in the UK.
- If the other vehicle(s) in the accident put in an injury claim against you we have the experts to protect and defend you.
- To protect your insurance premiums, we'll look to manage third party claims costs so they aren't exaggerated.

Top 3 reasons for a Motor Trade claim

Road accidents		1
Property theft		2
Property fire damage		3



PFK Lings' flagship dealership, located on a six acre complex in Lowestoft, Suffolk was devastated by a tidal surge. How did they recover? Find out in the customer's own words, plus the Aviva staff who were involved, how they got back on their feet.

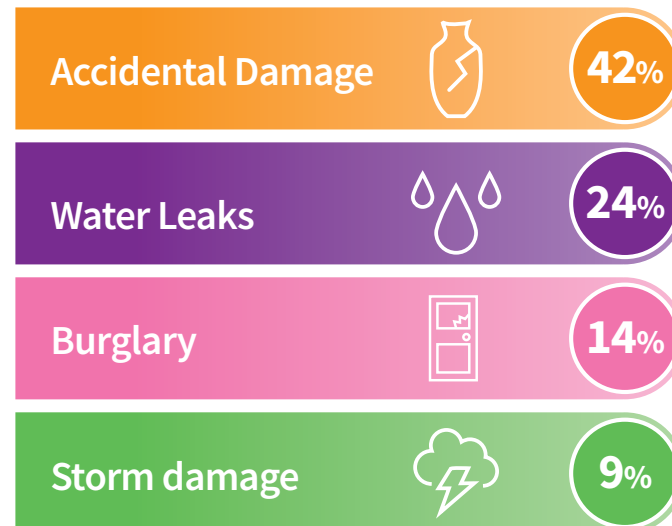
Personal Lines - Home

Your home is often one of the biggest purchases you'll ever make. We know it's filled with your precious possessions and the things you love and that's why we'll listen and understand your individual needs, doing what's right for you to get you back to normal as quickly as possible.

Home claims at a glance

- You can easily make your claim online and there's live web chat availability to help you along the way.
 - You can track your claim to see how it's progressing.
 - We have desk surveyors to help to settle claims on your first call – using face time, pictures and video to fully understand what's happened.
 - Our experienced major and complex loss consultants and technical claims experts will help you with any complex claims and those above £100,000 so they are on your side throughout your claim.
 - Our partnership with Amazon means we can send you an instant gift voucher that you can spend straight away.
- We have an extensive specialist repair network, meaning you'll have access to the right people for the right jobs no matter where you are in the UK.
 - If something has happened to your home that isn't your fault, we'll look to reclaim the costs from those who are at fault, so it will have less of an impact on your future premiums.

Top 4 reasons for a home insurance claim



38%

of contents claims are settled on the same day they're reported to us.



Meet Robert Turner, his home was devastated by a fire that left no room untouched. When the repairs were completed, we visited him in the Isle of Wight and met many of the people involved in giving him back a beautiful home.

Personal Lines - Motor

We know it's important to keep you on the road. The quicker you can tell us about an accident, the quicker we can organise a courtesy car or book your vehicle into one of our approved repairers. You can track the progress of your claim online, making it easy to keep in the know. If you were hurt in the accident, we'll also make sure that you get access to the care you need to get you back on your feet again.

Your car repair

We know our lives can be busy and sometimes you might prefer to manage your car repair claim yourself. So, we've built an online MyAviva Your Car Repair portal which allows you to choose an approved repairer in a location that best suits your needs, and on a date that works best for you. You can track the repair online, making the entire claims process transparent, allowing you to easily stay informed about its progress. Since we launched Your Car Repair, we've seen 60% of customers choose to manage their repair claim themselves. Of those that choose to manage the claim online, more than 40% track the claim from beginning to end.

Personal Motor claims at a glance

- You can report your claim by phone or online, making the process really simple for you.
- You can track your claim online and book your own hire car. All our repairs are guaranteed for 3 years, with a lifetime guarantee whilst you still own the vehicle.
- We have in house motor engineers to help to settle claims on your first call – using face time, pictures and video to fully understand what's happened.
- We have an extensive specialist repair network, meaning you'll have access to the right people for the right jobs no matter where you are in the UK.
- If you can't drive your vehicle after an accident, we will make sure you get home safe and sound.
- If the other vehicles in the accident put in an injury claim against you we have the experts to protect and defend you.
- To protect your insurance premiums, we'll look to manage third party claims costs so they aren't exaggerated.



**On average we settle 99.3%
of motor insurance claims**



Liverpool Echo Arena car park fire

When the worst happens, we know our customers need a quick resolution so they can be fully mobile again. This was brought into sharp focus on New Year's Eve, 2017, when a raging fire destroyed around 1,400 vehicles in the Liverpool Echo Arena car park. More than 120 Aviva customers lost their cars in the blaze.

Insurance exists for just this sort of event, and Aviva's claims staff worked hard over the New Year's Day bank holiday to settle the claims quickly and fairly. The result was that 90% of claims from the fire were settled within 12 days.

Recognising that customers were the victim of a fire that started outside their car and for which they were not at fault, Aviva waived customers' excesses. Likewise, the fire did not affect customers' no claims discount or their premium at renewal.

Personal Lines - Aviva Private Clients

Break-ins, fires, floods, accidents, thefts, mishaps – we understand these are upsetting enough without it being difficult or time-consuming to make a claim. With Aviva Private Clients, you have peace of mind that you will be well looked after with an exceptional claims service.

Aviva Private Clients claims at a glance

- Dedicated Aviva Private Clients claims teams who will look after you with exceptional care. Accessible every day of the year, on hand to give you the advice you need, when you need it.
- How your claim is settled is up to you – we can offer expert repairs, cash settlements and trusted suppliers.

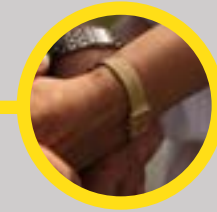
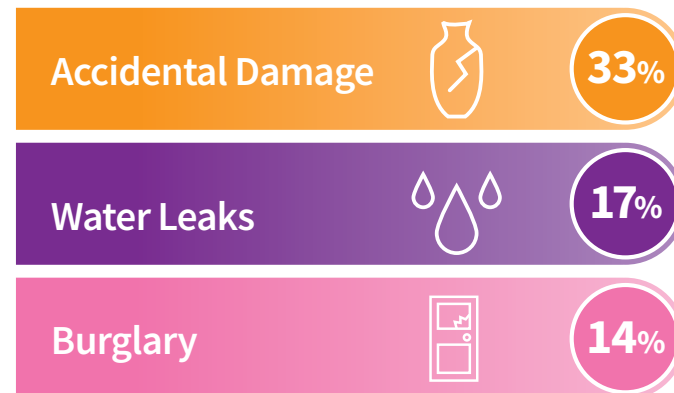
Motor

- If you need another vehicle while yours is being repaired, we understand you don't necessarily want to drive around in a small hatchback, which is what a standard policy might provide. We can offer the choice of a Mercedes C class or up to £4,000 of hire charges towards an alternative vehicle in the UK.
- We have a prestige vehicle repair network across the UK, giving you access to those who work with these types of vehicles daily.
- If you or your passengers are injured in an accident, we can appoint a chartered physiotherapist to provide treatment – because however important your vehicle is, we understand the people you care about are more so.

Home

- If an item is badly damaged or lost, you may want a direct replacement for it. We can also make instant payments or if you'd prefer we can give you Amazon vouchers that you can spend right away.
- If you have a precious item that just can't be replaced, our bespoke service from crown jeweller Mappin & Webb, can recreate your item.

Top 3 reasons for a High Net Worth claim



Being predominantly a commercial lines broker, it's not often I get involved with a personal lines claim, however last week one of my commercial clients called to say his wife had lost her watch.

Our process is to collect the basic details from the client, contact the insurer and ask them to call the client directly to progress the claim.

I rang the Aviva helpline on the 6th June and spoke to Susan, she took down the information I had and said she'd call the client to discuss the claim. I expected to hear back from the client within the next week or so but within just 24 hours I received a call from Aviva to tell me that £4,000 (the cost of the watch minus the excess) had been transferred to our client's account.

This is just fantastic service and as a broker I cannot thank Aviva enough when our clients receive this high level of service. Please pass on our thanks to the claims team.



We settle a quarter of contents claims on the same day they're reported.



Casualty Claims

Injury claims can be complicated, that's why we've got experts in different types of casualty claims to help make it easy for you. Our experts include;

- Motor Bodily injury
- Employers liability
- Public Liability
- Product Liability
- Bodily Injury and Property liability

Casualty claims at a glance

- We defend our customers by repudiating claims that are fraudulent, spurious or where our customer is not at fault. Dealing with genuine claims quickly and fairly.
- We want the right claim culture in the UK and protect our customers against bad practice and advice – all in the aim to do the right thing for you.
- We work with genuine, reputable and well established UK solicitors who are on hand to support and advise Aviva to give you the best advice.
- So you aren't impacted by fraudsters, we use advanced analytical tools helping to determine if the claim is spurious or unwarranted.



Road to Reform

Aviva has long campaigned for meaningful personal injury reforms to reduce the cost of motor insurance. For too long, honest motorists have paid for a broken system which rewards fraudsters, claims management companies and injury lawyers.

Against a backdrop of record premiums, rising claims and an endless barrage of nuisance calls, our call for a compensation system which worked for motor insurance customers and claimants alike struck a chord.

So we welcomed the Government's announcement of the Civil Liability Bill in March 2018, which is expected to balance care for genuine injuries with reduced claims costs – meaning cheaper premiums for insurance customers.

These measures signal the end of the UK's compensation culture which costs honest motorists £5m a day, and have incentivised crash for cash fraudsters. We will continue to campaign to maximise the savings from these measures.



Mr. Tony Attwood was involved in a low-speed impact incident. Months later the driver of the other vehicle came forward with an injury claim. Was this a fraudulent claim?

The fight against fraud begins with an effective deterrent and in addition to more prosecutions and stronger sentences for convicted fraudsters. We need to remove the financial incentive for minor whiplash claims like those claimed for by serial crash for cash fraudsters.

We're passionate about defending our customers.

2,257 cases to trial | **80%** of them won | **73** years of custodial sentences

In 2018 we took 2,257 cases to trial, winning 80% of them and securing 73 years worth of custodial sentences from prosecutions for fraud.

Why is it important to let us know about motor claims as soon as possible?

How can we best look after motor customers when it comes to a claim? There's lots to it, but the first step is to let us know about the claim as soon as possible.

Get in touch with us as soon as an accident has occurred and you'll be assigned a personal claims manager who'll look after the claim from start to finish. They'll take the time to understand what you need from us – it's all about getting you back to normal as quickly as possible.



What about fault claims?

If an accident is your fault, we're responsible for any third-party damages that might have occurred. We want to help the third party as soon as possible to start organising the care they need. By letting us know early, we can gather all the details while they are still fresh – from photos or CCTV to witness statements. This also means that we can manage the costs of the claim to avoid any exaggerated costs.

The common perception is that it will impact the customer's premium even if a claim doesn't happen. However, by telling us about the accident, it means we can better manage the costs.

How can you help?

- When we speak to drivers directly, around 50% of claims involving liability queries are resolved in the 1st week, compared to just 20% if we don't.
- We're twice as likely to successfully provide third party care on claims we're immediately informed of, compared to an incident we're told about just 24hrs after the event.
- When we're told about a claim immediately, lifecycles can be reduced by an average of 8 days -reducing claims spend and keeping premiums low.



In times of emergency

We have experienced claims staff who are experts in managing major, unexpected incidents, including extreme weather events, explosions and public order incidents, such as riots.

When a major incident hits, the work we put into our well-rehearsed, major incident plan shows its worth. Our people are dedicated to our customers, working round the clock to provide a true 24/7, 365 day claims service, with no interruption to service.

For example, we were first on the ground During the devastating floods of 2015/16, we helped over 2,000 homeowners and businesses recover from the floods. We paid £4 million of emergency cash payments to customers and helped 200 families with alternative accommodation. One year on, almost all customers (99%) were back in their homes and the majority of businesses were operational.



When Storm Desmond hit the UK thousands of properties in the North West were flooded. 847 billion litres of rain fell over Cumbria – enough to cover the whole county with 12cm of water – setting a new record high for rainfall in 24 hours. In Carlisle rivers burst their banks. Homes and businesses were flooded, including our customer Peter's house.



Claims Fraud

We'll always pay honest claims fairly and look after you when you need our support. And we'll vigorously defend fraudulent or inflated claims and will look to prosecute anyone we find to make a dishonest claim against you, regardless of the cost. It's about doing what's right for you and the industry working together to get the right outcome.

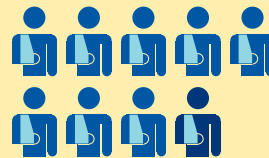
Sometimes, people think they can make money out of an insurance claim – this isn't what insurance is about. We're interested in paying genuine claims and where people are injured, giving them the care they need rather than just a pay out.



In **2018** we defended **2,257** claims at trial



80% continued trial success rate



In 2018 we repudiated **1-in-10** third party bodily injury claims for fraud



In 2018 we denied claims worth **£13.6m** from organised crash for cash claims



In 2018 we secured **73 years** worth of custodial sentences from prosecutions for fraud



We screen all Motor policies and in 2018 we **refused 16,800 policies** for fraud, worth **£29.4m**



We will always do the right things for our customers and protect their best interests. One example of this was when Belinda Ellis was involved in a low speed collision with a well known fraudster...

Claims Awards



Post magazine 2017 claims awards

The Training Award for training approach to Project Wentworth



Insurance Times Claims Excellence Award 2017

Insurance Claims Team of the Year for Project Wentworth



British Insurance awards 2017 - Insurance Post

Customer Care award for training approach to CALMER crisis management partnering with British Red Cross

- Plus General Insurer of the Year (non claims specific)



Insurance Times Awards 2017

Excellence in Training for training approach to CALMER crisis management partnering with British Red Cross

- Plus non claims specific relevant awards
 - General Insurer of the year
 - Commercial Lines Insurer of the Year
 - Best Digital customer experience-My Aviva



Insurance Fraud Awards 2017

- Combatting Fraud - Collaboration of the Year
- Combatting Fraud - Underwriting initiative of the Year
- Combatting Fraud - Improving public knowledge
- Unsung Insurance fraud fighter of the year - Carl Musgrove



Insurance Post claims awards 2018

- Customer Care – Company award winner

British Insurances awards 2018

- Customer Care award
- Digital Insurance Innovation of the Year
- General Insurer of the Year



Insurance Times Awards 2018

- General Insurer of the Year
- Commercial Lines Insurer of the Year
- Customer Champion of the Year – Insurer
- Excellence in Technology – Insurer



Corporate Social Responsibility

Our products and services are helping to reduce environmental impacts

- We replace white goods with A+ or higher (except dryers which are A).
- On the boiler cover only replace boilers that are A/A+ or higher.
- We pay the living wage on our specialist supplier delivery drivers.
- We plant 3 trees for every one we remove to protect against subsidence

Our Carbon Footprint

We reviewed the impact of our carbon footprint and made some changes to our claims process which are certified by Carbon Trust:

- We changed the drying process to some flood and escape of water claims to cut carbon emission impacts by average of 50%.
- We clean carpets rather than replacing them which cut carbon emission impacts by 35%.

The added benefit of the above is a quicker claims fulfilment process.

Future ambitions

We're always looking at ways we can improve our corporate social responsibility. We're currently looking at zero waste to landfill, no plastics or 'building back better' after floods.

The Future

We'll always continue to evolve our claims service and make innovations that will make it easier and quicker for you to make a claim.

We are currently looking at;

- How we can make faster payments into your account, so you can get back on your feet even quicker.
- How you can manage more of your claim online so you can manage the process, be closer to the detail and fit everything around your schedule.
- If you're a business, the ability to look at your claims data so you can make more informed business decisions, especially around potential resilience measures that you could put in place to protect your world.

If you ever have any questions about our claims service, please just speak to your insurance broker.



Aviva Insurance Limited, Registered in Scotland Number 2116.
Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority
and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.