



Fire 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 was the cause of the fire and where did it start?	You may not know the cause, but we need to know where the fire started. Then make sure the area is left untouched for expert forensic examination.
Did the fire brigade attend?	Who called them? When they were called? How was the fire was extinguished?
Were there any sprinklers in the building?	If yes, did they activate? Were any other mitigating actions taken?
What's the construction of the building?	Brick or concrete, old or new? The age of a property is very important, particularly if it's old enough to be a listed building with conservation status.
How many rooms have been affected?	We need to understand to know the size of the property, the number of rooms impacted and their dimensions.
How bad is the damage in the room where the fire started?	It's essential to understand how severe the damage is in the room where the fire started. Is the ceiling breached? Is wall plaster blown? Is everything coated in black?
Did the fire spread to adjoining rooms?	If so, what was the damage in each room?
What about damage to other rooms?	Even if the fire was confined to one room has any other damaged been caused?
Is there any damage to structural components of the building?	This can be judged if there is damage to floors, roof timbers or the walls are unstable. It's helpful if you can supply photographs of the property before the fire.
Is the property safe to enter?	Are floorboards severely burned? Is the roof damaged or are there Artexed ceilings? It is possible that any Asbestos might be present in the building?
Is the property secure?	If windows are smashed and doors forced open, emergency boarding will be required.
Is there any power at the property?	If gas or electricity supply is damaged, it may be unsafe to enter the building.
Are the residents able to stay in the building?	If the property isn't habitable, we need to know if people are staying with family or friends or we need to arrange alternative accommodation. How many people live there?
If business – how many staff work there?	We need to know how many staff are affected by the fire and may not be able to work, due to the fire damage.
Do you have other local premises?	Do you have other premises that you can trade from?