



Impact 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
When did the impact occur and where did it happen?	You'll need to provide as much detail as possible when reporting the claim. When was the damage discovered and who discovered it?
Was the impact caused by a third party?	If a third party is responsible we'll need to know their names and contact details.
Are there any witnesses or CCTV?	If there are any witnesses we'll need their names and contact details. If CCTV is available we'll need details of where any cameras are located and who owns the CCTV.
Has the incident been reported to the police?	We'll need the crime reference number and the address of the police station dealing with the incident.
Have any of the repairs been carried out already? Or have estimates been obtained?	We'll need copies of any estimates or receipts for work that has already been carried out.
Were the premises occupied at the time of loss?	If no, when was the property last occupied? Why was no one there?
If residential - 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.
If business – how many staff work there?	We need to know how many staff are affected.
Is the business still able to trade?	If no, why not?
Are there any other local premises?	Does the customer have other premises that they can trade from?
Is the business VAT registered?	If yes, we'll need the VAT number