

Malicious Damage

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 when did it happen?	You'll need to provide full details of what's happened and when the damage occurred.
Has the damage been reported to the police?	We'll need the crime reference number and the address of the police station dealing with the incident? Has anyone been apprehended or prosecuted for the damage? Is someone is being prosecuted, please give any details of the case.
Was the damage caused by tenants?	If yes, is the damage a one-off incident or is it on-going negligence?
What type of property is it and which rooms have been affected?	How many floors has the building? How many rooms are affected?
What type of damage has occurred in each room?	Are the walls or floors affected? Is it furniture or fittings? Are there any photographs of the inside of the property before the damage?
Have any contents of the property been damaged?	Please confirm the items that has been damaged along with age, value and include any makes and models.
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.
If residential – how many people live at the property, including pets?	We need to know the number of people and animals impacted.
Were the premises occupied at the time of loss?	If no, when was the property last occupied, why was no one there?
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 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? Are there any other 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