



Your guide to property and liability claims



Introduction

How to make a claim

What information
we need from you

What to expect
from loss adjusters

What to expect
in liability claims

Please use the blue buttons through this document to navigate to the content you want.

There's also the contents bar at the bottom of each page which will take you to the section you want to view next.

Welcome to our Aviva Premier claims guide

As a valued Aviva Premier client, we want to make sure that if you have to make a claim, you'll receive an exceptional service from us.

We know it's vital that your claims are managed efficiently, so we can get your property and business back to normal as quickly as possible.

To help the claims process run smoothly, whatever the event, we've created this guide, giving you all the information you need on:

- how to make a claim
- what information we need from you when you make a claim
- what to expect if a loss adjuster is appointed
- what to expect in a liability claim

Just click on the subject below that you'd like to know more about.

How to make a Claim

What information we need from you

What to expect From loss adjusters

What to expect in liability claims

How to make a claim

When you need to make a claim, call your broker or usual contact as soon as possible. They'll take the details and notify Aviva for you.

Then, one of Aviva's experienced claims handlers will manage the process from start to end for you. They'll have the relevant expertise, whether property or liability.

Your claims handler will;

- handle your claim with empathy and compassion
- proactively manage your claim to a fast and fair settlement
- keep you informed throughout the claim
- get you back to normal as quickly as possible

What information do we need from you when you report a claim?

Having the right information to hand when you report a claim can make a big difference to how quickly we can start getting you back on your feet.

The type of information we need to process your claim quickly depends on the type of loss.

Just select on the subject below to find out what sort of questions you'll be asked and what information to have ready when you report the claim.

It's useful if you can take photos or videos as this will help support your claim.

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Fire Claims

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, if required.
Did the fire brigade attend and who called them?	Details of who called them, when they were called, how the fire was extinguished will be needed.
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 is old enough to be a listed building with conservation status.
How many rooms have been affected?	Aviva or the loss adjuster needs to understand 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 in the property – how badly affected are they?	Even if the fire was confined to one room, it is likely that others have been affected.
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. To assess the damage accurately, 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, where asbestos may be present?
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.
If residential – how many people live at the property, including pets?	We need to know the number of people and animals impacted.
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 we need to arrange alternative accommodation
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?

Flood Claims

Questions we'll ask	Guide to the information we'll need
What's happened? How did you discover the flood?	Where did the water come from e.g. river or overflowing drain? Do you know how long it was from the flood occurring to when it was discovered?
Were you at the property at the time?	What did you do when you realised the floodwaters were approaching? Did you take any preventative action such as placing sandbags in doorways, moving furniture upstairs?
How did water enter the property?	Did the water come over the door thresholds or through the floor or ceiling?
How high did water rise inside property?	Was there a thin layer across the floor, or was there a build up in the property?
What type of property is it and which rooms have been affected?	How many floors is the building? Is there a basement?
What type of damage has occurred in each room?	Are the rooms still flooded? If the water has subsided, has it affected the plasterboard, floorboards, furniture or fittings? Do you have photographs of the inside of the property before the damage?
Are the services working?	Has the flood affected your Gas, Electricity or Telecommunications supply? If these utilities are still on, they must be switched off immediately.
If residential – how many people live at the property, including pets?	We need to know the number of people and animals impacted.
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 we need to arrange alternative accommodation
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?

Contents Claims

Questions we'll ask	Guide to the information we'll need
How was the loss or damage to your contents caused?	Details of each item that has been lost or damaged; <ul style="list-style-type: none"> • a description of the item • the age of the item • the initial cost when purchased • any photographs of the item before they were damaged • the original purchase receipts

Business Interruption Claims

Questions we'll ask	Guide to the information we'll need
When was the end of your last financial year?	Please provide this information
What's your annual turnover?	Please provide this information
What's your monthly turnover?	Please provide this information
Can we have a copy of your Profit and Loss Accounts?	Please provide this information
Are there any seasonal factors that impact your business?	Please provide this information
Who is your accountant?	Please provide this information

Bodily Injury, Employers and Public Liability Claims Environmental & Disease Liability Claims

Questions we'll ask	Guide to the information we'll need
What was the date of the incident?	This will allow us to confirm that the incident has happened within the period of insurance.
Where did the accident happen?	We may need to arrange for a site visit and investigation.
What are the claimant's name & contact details?	We might need to contact the claimant and request information or arrange a medical assessment.
Is the claimant being represented by a solicitor?	If they already have a solicitor acting for them, we need to deal with the solicitor.
How did the incident happen?	This will help us make an initial assessment of liability and allow us to consider what investigations may be required.
What's your view on the incident?	We need to understand if you accept or dispute liability.
What are the claimant's injuries?	We need to know how serious the injury is, what treatment may be required and the possible recovery period.
What's the claimant's occupation?	This will allow us to consider the likelihood of the claimant returning to work, depending on the injuries.
What's the claimant's potential loss of earnings?	We need to be able to estimate their loss of earnings as part of a potential claim. Has the claimant been absent from work - if so, for how long? When is the claimant due to return to work? Is the claimant being paid whilst absent? What is the claimant's net weekly wage?
Was the incident reported at the time?	
WYFY there any witnesses to the incident?	If so provide contact details.
Is there any CCTV showing the incident occur or any photos showing the area of the incident?	
Specific to disease liability claims – What are the dates of employment?	This allows us to confirm that the incident has happened within the period of insurance in order to establish to what extent they were exposed to the alleged risk.

Property Liability Claims

Questions we'll ask	Guide to the information we'll need
What was the date of the Incident?	This will allow us to confirm that the incident has happened within the period of insurance.
Where did the accident happen?	We may need to arrange for a site visit and investigation.
What is the claimant's name & contact details?	We might need to contact the claimant and request information or arrange a medical assessment.
Is the claimant being represented by a solicitor?	This is so that we ensure we don't contact the claimant directly, if they already have representatives acting for them.
How did the incident happen?	This will help us make an assessment of liability & allow us to consider what investigations may be required.
What's your view on the incident?	We need to understand if you accept or dispute liability.
What type of property has been damaged and is there an estimated cost of the damage?	We need to know what has been damaged as a result of the incident e.g underground services, water damage to residential property etc. This defines the type of investigation & any experts required.
If damage to a building, what's the type of property damaged?	If this a residential or commercial building & the construction type Brick or concrete, old or new. The age of a property is very important, particularly if it is old enough to be a listed building with conservation status. If business – what type of business?
Has anyone been injured?	In addition to the property damage we need to know if anyone was hurt as part of the same incident.
Are any other insurers involved? If so, who are they and what cover do they provide?	This is to avoid duplication of work and potential delays in investigation.
Was the property occupied?	We need to know how many people are impacted.
Is the property habitable?	It's important for us to understand how the occupants have been affected and whether alternative accommodation is required.

If a vehicle has been damaged as part of the incident, we also need to know;	Guide to the information we'll need
What's the type of vehicle and the registration number?	This will allow us to decide on the instruction of engineers/repairers
Is the vehicle driveable or beyond repair?	As above
Have arrangements been made to hire an alternative vehicle?	This is important as we can decide if we need to offer an alternative vehicle and attempt to avoid credit hire costs.

All you need to know about loss adjusters

When does a claim need a loss adjuster?

What to expect if a loss adjuster is appointed

Who'll be the main point of contact if a loss adjuster is appointed?

What happens after a loss adjuster is appointed?

When will your loss adjuster involve Specialists?

What happens on claims that need the coordination of several suppliers and services?

What claims settlement options are available?

What happens if there is no cover and the claim is repudiated?

Keeping you informed

When does a claim need a loss adjuster?

Aviva usually appoints a loss adjuster on property claims, where their specific expertise will add value. For instance, claims with business interruption, loss of rent or alternative accommodation or where there are a large number of suppliers involved. We'll make this decision as quickly as possible after you've reported your claim.

Advantages for you

- a single point of contact who'll work with you from start to the end of your claim
- authority to get you back to normal as quickly as possible
- direct payments in the way that suits you best
- highly experienced professionals across the UK who will be local to you
- you can see the progress of your claim online using claims trackers

What to expect from Aviva if a loss adjuster is appointed

If you make a claim that needs a loss adjuster, Aviva works with one of the largest loss adjusting firms in the UK as well as some specialist loss adjusters.

All are located throughout the UK which means they can use their local knowledge to assess the claim accurately, and make sure repairs or replacements are carried out quickly and efficiently.

They have experience and expertise in dealing with all classes of commercial claims, large and small. They have specialists in Property, Engineering, Finance, Legal, Flood, Fire Origin and Cause and Health & Safety – to name but a few.

Who will be the main point of contact if a loss adjuster is appointed?

Once a loss adjuster had been appointed, they'll be your main point of contact. You'll speak to them if you've any questions about your claim. Our loss adjusters are able to make payments directly to you to settle your claims. They also provide online claims tracking, so you can find out what's happening with your claim.

Using technology to keep you informed

Our loss adjusters can use iPads and face time on site visits if you want to keep you informed in this way.

Do you have to deal with the loss adjuster?

It's up to you if you want to deal with the loss adjuster – your broker or other agent can also manage the claim for you and therefore, they'll deal with the loss adjuster.

What happens after a loss adjuster is appointed?

When you notify the claim to your broker or Aviva, they'll let you know if the claim will be managed by a loss adjuster. Your loss adjuster will be provided with the information taken when your claim was first reported and they'll get in touch with you. When the loss adjuster contacts you they might ask some additional questions such as the occupancy of the property and the sums insured. The loss adjuster will then visit you to validate the claim and assess the damage. They are able to respond quickly to urgent claims.

When will your loss adjuster involve Specialists?

This is decided on a case by case basis, depending on your needs and the type or circumstances of the claim. With the breadth and scale of our loss adjusters, they've access to a wide range of internal and external specialists including:

- Chartered Surveyors and Engineers – experts in building construction
- Forensic Accountants - who will assist on business interruption claims
- Forensic Scientists - to investigate cause/subrogation opportunities on a fire claim
- Disaster Recovery Specialists - to assist with loss mitigation.

What happens on claims that need the coordination of several suppliers and services?

The loss adjuster will be the overall coordinator for your claim where you have chosen the fulfilment option. They'll manage and keep in touch with you, your broker, the suppliers and contractors. They'll make sure everyone understands what's expected of them and agree relevant timescales to ensure the claim progresses quickly.

What claims settlement options available?

Your loss adjuster will ask for your preferred route to settlement; whether this be repair, replacement or cash. If repair or replacement is required, you can use our network of contractors or suppliers which is known as fulfilment. Alternatively, you can choose to use your own supplier where your loss adjuster's role will be to fully validate the claim, and agree a settlement figure known as cash settlement. The loss adjuster will not coordinate the claim under the cash settlement option.

What happens if there is no cover and the claim is repudiated?

Your loss adjuster will quickly identify whether a claim is covered by your policy or not. If it is not they will explain the reason for the repudiation to you and your broker and then send written confirmation of the decision.

All you need to know about liability claims

What to expect when you make a liability claim

When should you notify us of a possible claim?

What happens if Bodily Injury claimants need rehabilitation?

What about fraud?

Who will be my main point of contact?

What to expect from Aviva when you make a liability claim

Your claim will be handled by our specialist liability teams.

Liability claims can be complex and range from:

- Employers Liability
- Public Liability
- Product Liability

And include specialist areas such as

- Bodily Injury
- Third Party Property & Vehicle
- Environmental Disease

When you first call, our member of staff will take the relevant details and you'll then be called back by a specialist handler, dedicated to your claim. Your claims handler will then give you your own claims number to call in future and will manage your claim proactively, keeping you informed of progress throughout your claim. As liability claims are a third party claim, the majority are actually notified to us in writing via email as the detail we require tends to be captured within the letter of claim from the solicitor or claimant. It's imperative that we're notified of any formal claims quickly.

When you need to notify us in writing?

Most liability injury and environmental disease claims have to be notified in writing, so the handler will give you the email address to send all correspondence to.

When should you notify us of a possible claim?

As soon as any incident occurs that may lead to a liability claim now or in the future, you should:

- record it in your Accident Log Book - employees can move on, so you need to capture the details immediately
- call Aviva - early notification means we can capture the details of what happened, while it's fresh in people's minds
- by taking this proactive approach, we're in the best position to avoid the costs of unnecessary litigation and ensure the fairest outcome and settlement for all parties involved.

Will it affect my premiums?

Early notification of a possible claim is really important and we'll only record a claim against the policy when a formal claim is being made, or when a serious injury has happened and we need to investigate the incident.

Advantages to you

We'll be able to take control of the claim at an early stage, gathering all the information that might be needed if a claim is made in the future, which helps to control costs. We'll make early witness enquiries, if necessary – as it can be hard to find people years later. We'll also contact third parties directly – before solicitors become involved, as legal fees often far exceed the cost of the injury in liability claims.

What happens if Bodily Injury claimants need rehabilitation?

We're advocates of providing the best rehabilitation services. To make this happen we'll work with our rehabilitation providers to support and speed up the recovery process. We'll only provide rehabilitation on a case where liability has been admitted to:

- allow the claimant to return to work faster, reducing the loss of earnings claim
- reduce the care/services claim
- speed up the recovery of the claimant, trying to reduce the general damages claim

Protecting you against fraud

We have fraud experts who are dedicated to managing claims costs. That's why when we suspect a claim is fraudulent, we'll carry out all enquiries promptly and thoroughly and gather as much evidence as possible.

Did you know?

Undetected general insurance claims fraud total £2 billion a year, adding on average £44 to the premium. 7% of people admit to having made a fraudulent claim and 47% do not rule out making a bogus claim in the future.

Who'll be my main point of contact?

You'll have a dedicated claims handler who'll manage your claim. You'll have a direct contact number for them so that you can speak to them if you have any queries about the claim. Your claims handler will contact you to discuss the claim once it's been reported. They'll then advise you what will happen next. They'll also continue to keep you informed as the claim progresses.



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