



# Direct Instruction of Loss Adjusters - Broker Guidance

To help you support customers quickly and reduce further loss, we encourage our brokers to instruct loss adjusters directly when appropriate.

This is especially helpful during surge events (like floods or storms) or for complex claims where speed and expertise are crucial.

We value our partnership and ask that you apply the same criteria we use when making these decisions. This ensures consistency, fairness, and a high standard of service across all claims.

## When to Consider a Loss Adjuster

You can instruct a panel loss adjuster (Crawford, QuestGates or Sedgwick) in the following scenarios:

- Vulnerable customer – where reasonable adjustment is required
- Buildings damage only expected to exceed £25,000
- Buildings damage under £25,000 with complex elements such as:
  - Contents
  - Stock
  - Business Interruption
  - Loss of Rent
  - Alternative Accommodation
- Extensive drying or strip-out required after escape of water or flood (e.g. standing water, water under kitchen units, burst header tank, multiple rooms affected)
- Claims with multiple components ('heads of claim') that would benefit from adjuster involvement
- Structural damage posing safety risks (e.g. road closures, local authority involvement)

# Important notes

This only applies to panel adjusters **Crawford, QuestGates or Sedgwick**.

You can instruct for all perils except:

- Goods in Transit
- Subsidence
- Personal Accident

Your instruction **must include**:

- Contact details
- Date of loss
- Risk location
- Peril and circumstances
- Approximate damage
- Indication of whether it's AXA policy wording or bespoke

Please ensure AXA is copied into all instructions.

Questgates

**axabrokerclaims@questgates.co.uk**

01204 860 429

Crawford

**axabrokerfnol@crawco.co.uk**

0141 674 2400

Sedgwick

**newcommercialclaims@uk.sedgwick.com**

**When sending instructions, please copy in the following AXA contacts:**

Lesley Daly – [lesley.daly@axa-insurance.co.uk](mailto:lesley.daly@axa-insurance.co.uk)

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