



Commercial Claims

Property Proposition





Introduction

Our mission is to give businesses the confidence to thrive – today and tomorrow.

We know the claims journey can be daunting, which is why we blend our technical expertise with genuine empathy – providing a human touch that truly makes a difference.

At AXA Claims, we go beyond delivering exceptional service; we support our customers with navigating the complexities of commercial property claims – allowing them to focus on what truly matters; their growth & success.



No two property claims are the same – from heritage buildings to housing portfolios, each one brings unique challenges. We respond with agility, drawing on our enviable expertise and trusted partners to deliver timely, tailored solutions that protect what matters most to our customers.

Victoria Coulson,
Head of Commercial Claims Operations





Commercial Property Operation

Managing property risks can be complex, but our experienced Commercial Property claims team is here to help protect what matters most.

With specialist knowledge across sectors such as real estate, social housing and landlord portfolios, we provide practical, responsive support across all types of property claims as follows:

Delegated Authority Partnership claims

Fast, efficient handling aligned with the bespoke terms and conditions of each delegated authority partnership – streamlining the process for brokers, policyholders and portfolio managers.

Real Estate

Expert-led support for high-value or heritage properties, with a focus on speed and minimal disruption – especially in complex, multi-occupancy sites.

Social Housing

Compassionate, fast-tracked support where safety and service restoration are urgent. We work closely with housing providers to manage risk, cost and compliance.

Landlords and Property Owners

We ensure quick resolutions, proactive updates and minimal disruption to income or tenant satisfaction.

From routine repairs to sensitive claims, our team is focused on delivering fair, timely outcomes and a smooth experience – whatever the property type.





Fast-Track Claims

Lower-value claims account for the majority of property losses.

But we know these can have a big impact to our customers, which is why we treat them with the urgency and attention they deserve.

Our dedicated fast-track team is skilled at identifying the most effective strategy for each claim, ensuring it's handled in the right way, first time.

Our phone-first approach drives faster decisions, clearer communication and better outcomes for our customers.





Fast-Track Claims

One & Done

Our **One & Done** service is designed to streamline the claims experience. For straightforward cases where the value is known at the point of notification, we aim to offer a cash settlement within 24 hours – with minimal touchpoints and no unnecessary delays.

What qualifies as **One & Done**?

This service typically applies to claims such as:

- Minor buildings damage
- Loss of money
- Small contents or stock claims
- Tools and equipment claims

With **One & Done**, we cut through complexity – delivering speed, clarity and confidence when it's needed most.





Fast-Track Claims

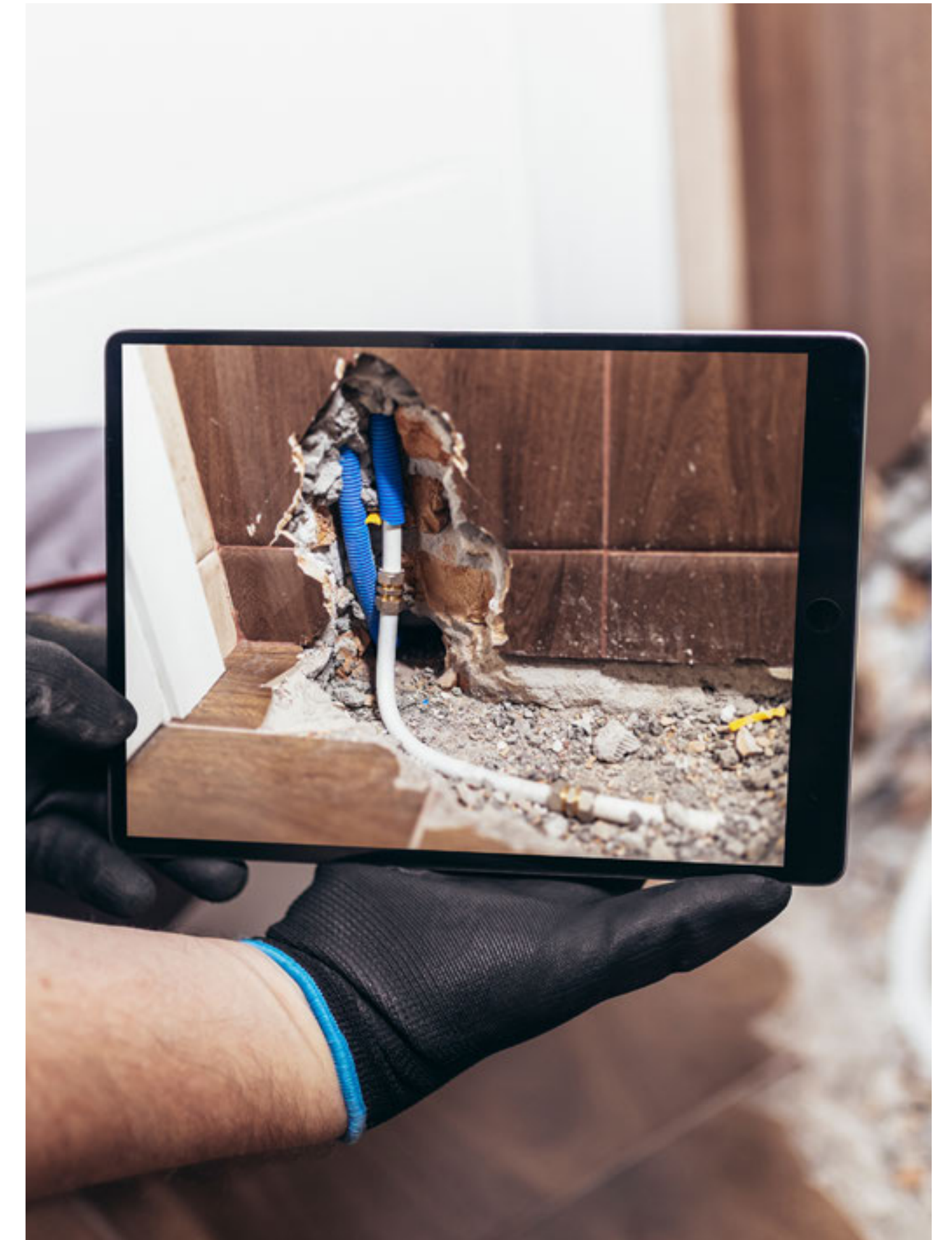
Desktop Validation

Remote Buildings Assessment –
Fast, Expert Validation from Anywhere

Our **Desktop Validation Team** delivers quick, expert assessments for low-value buildings damage - no site visit needed.

For suitable claims, we use video calls and estimation software to remotely assess damage, validate claims and provide accurate scopes for repairs.

This approach reduces delays, improves accuracy and keeps our customers informed, helping them move forward with minimal disruption. By combining expert insight with smart technology, we bring speed, clarity and efficiency to the claims process.





Surge Response

When severe weather or major events lead to a sudden rise in claims, our surge response is designed to keep things running smoothly and support our customers every step of the way.

Key Benefits:

- **Fast Action:** Quick, coordinated efforts help reduce delays and keep claims progressing smoothly.
- **Scalable Support:** Flexible internal resource and external networks of trusted experts allows resources to scale up quickly while maintaining quality.
- **Clear Communication:** Regular updates, simple guidance and case prioritisation provide clarity and reassurance throughout the process.
- **Strong Partnerships:** Collaboration with loss adjusters, surveyors and repair specialists ensures a reliable service, even during peak periods.

Our surge response model is carefully planned, tested and continuously improved – ready to perform when it's needed most.





Surge Response **Weathernet**

Partnering for Precision

As part of our surge response, we partner with Weathernet – experts in advanced weather forecasting – which helps us improve our preparation and planning.

Using data from the Met Office, environmental agencies and local weather sources, Weathernet helps us to identify areas most likely to be affected by severe weather. This allows for early action and smarter deployment of support where it's needed most.

By combining accurate forecasting with a flexible operational response, this partnership strengthens our ability to manage claims quickly, efficiently and with minimal disruption during high-impact events.





Loss Adjuster Panel

Our carefully selected panel of expert loss adjusters – QuestGates, Sedgwick and Crawford – supports the handling of commercial property claims.

Each partner brings their own strengths, helping to ensure the right expertise is matched to each claim. This collaborative approach delivers a consistent and effective service, even in complex or high-demand situations.

Working with a panel of trusted adjusters offers key benefits:

- **Specialist knowledge:** to handle complex or unique cases with confidence
- **Scalable support:** to manage higher volumes during busy periods
- **Flexible approach:** so claims are handled by the most appropriate expert

This model helps to deliver the right outcome quickly and efficiently – while maintaining the high standards expected throughout the claims journey.





Loss Adjuster Panel **Questgates**

QuestGates is an experienced, independent loss adjuster with a strong reputation for handling complex, sensitive and specialist property claims – such as heritage buildings and environmental risks.

Known for their flexible, hands-on approach, they respond quickly and provide a personalised service that reflects an understanding of the challenges landlords and property owners often face.

Their close relationships with our broker partners and tailored way of working make them a valued partner for straight-forward as well as more specialist property claims.





Loss Adjuster Panel

Sedgwick

Sedgwick brings a high level of expertise to complex and high-value commercial property claims.

With invaluable knowledge across areas including business interruption, construction and major incidents, they are trusted to deliver clear guidance and reliable support to our customers.

Their adjusters are known for both their technical knowledge and their calm, confident approach – especially when managing more challenging situations.





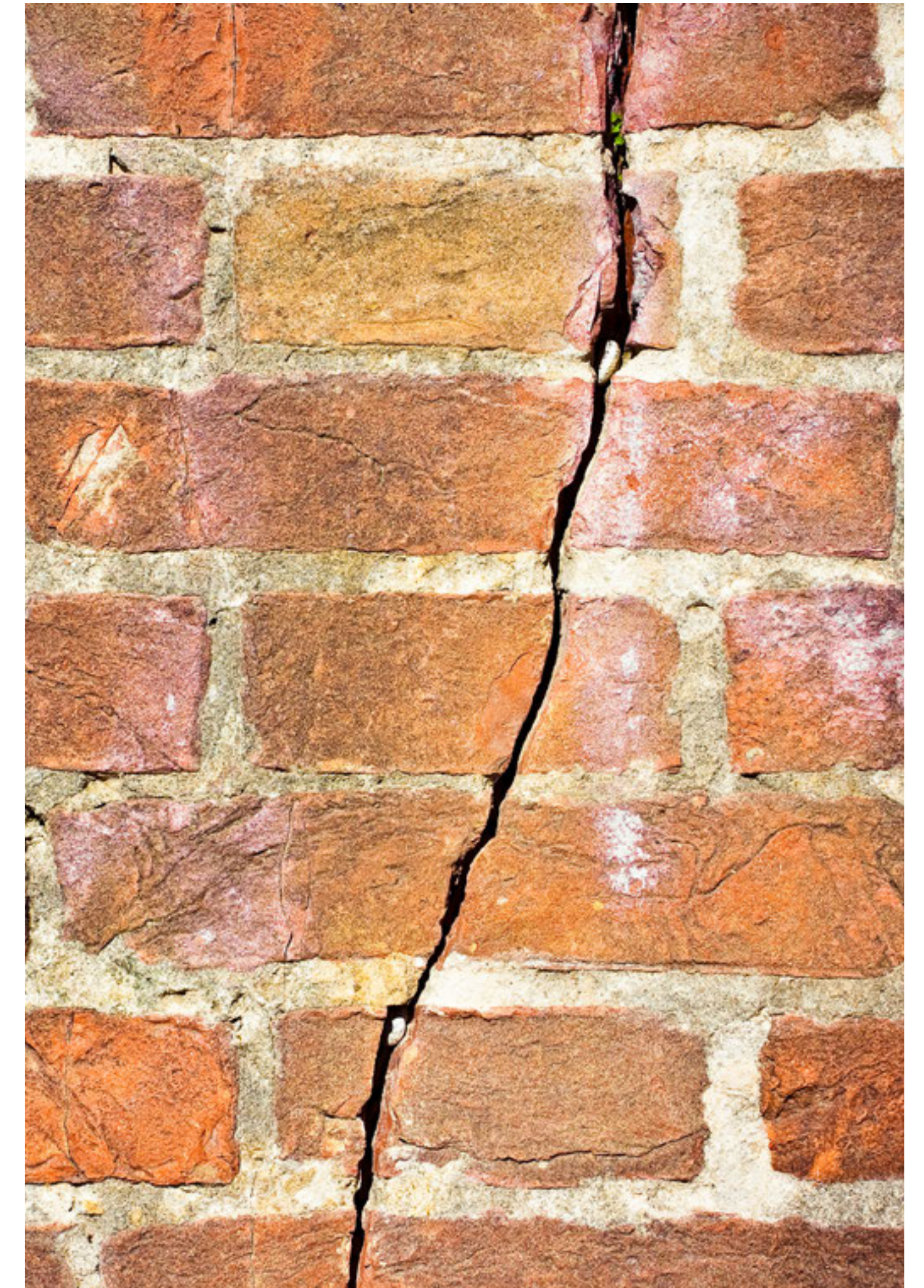
Loss Adjuster Panel

Crawford

Crawford combines global strength with strong local presence to manage a wide range of commercial claims.

They have particular expertise in large and complex losses, subsidence and surge events and their dedicated subsidence team includes adjusters, engineers and surveyors who offer both technical skill and thoughtful support.

With a strong focus on innovation – including the use of digital tools – they help make the claims process more transparent and efficient for our customers.





Building Surveyor Partnerships

Partnerships with trusted building surveyors, Davies and Crawford Surveying Services (CVS), play a key role in managing property claims smoothly and effectively.

These specialists bring the technical knowledge needed to ensure repairs are completed properly, on time, and at the right cost.

Working closely with Davies and CVS helps to:

- **Assess damage accurately**, ensuring the right repairs are identified from the outset
- **Provide technical guidance**, including insight into the cause of damage and recovery options
- **Support smooth handovers**, coordinating with repair networks and contractors for efficient progress

This expert input supports early decisions, well-planned repairs and a smooth reinstatement process from start to finish.





Building Surveyor Partnerships

Davies

Davies provide impartial, expert surveying services.

Their surveyors carry out detailed inspections to validate damage, assess repair costs and recommend the most appropriate solutions. This helps support fair, informed decision making and ensures claims are handled consistently and accurately.

With strong nationwide presence, Davies delivers a professional and reliable service across all types of property claims – helping to drive great outcomes and reduce delays throughout the claims journey.





Building Surveyor Partnerships

CVS

Crawford Validation Services brings together experienced building surveyors, structural engineers and technical specialists to assess damage, advise on repair strategies and support informed decision making throughout the claims journey.

With coverage across the UK and expertise in commercial, residential and specialist property types, CVS helps to:

- Deliver clear and accurate assessments of property damage
- Provide technical insight into structural issues and repair requirements
- Coordinate seamlessly with repair networks and contractors to keep things moving.





Building Surveyor Partnerships

In-house Surveyors

While external partners deliver national coverage and help manage volume efficiently, our in-house experts offer deeper oversight and direct involvement where it's needed most.

They play a vital role by:

- Providing independent, detailed assessments in cases that require close attention
- Specifying repairs and costs to ensure clarity, accuracy and alignment with policy terms and conditions
- Supporting quality assurance, monitoring repairs and addressing any issues early on
- Advising on policy interpretation to assist with fair and informed decisions
- Identifying future risks, offering practical advice to help protect our customer's properties over time

Our internal expertise adds an extra layer of control and consistency, particularly for complex, high-sensitivity, or unusual claims and help deliver exceptional outcomes for our customers.





Trusted Contractor Network

A key strength of our claims proposition is our established network of trusted, pre-approved contractors – including leading names like Evander, Rapid Relocate, DASA and Polygon.

These partnerships allow us to offer a smooth, end-to-end claims experience for customers who may not have their own contractors to call upon or need help arranging alternative accommodation. By directly engaging vetted professionals, we ensure a quick, high-quality service with strong oversight of repair standards, timelines and costs.

This approach also reduces the administrative burden for our customers - helping to deliver consistent quality, efficiency and peace of mind throughout the repair process.





Get in touch

New & existing claims telephone:

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