



Commercial Property Claim Form

Help us help you – faster

To help us process and settle your property claim as quickly as possible, please include as much information as you can when submitting this form.

Providing clear and complete answers upfront helps us assess your claim efficiently and avoid unnecessary delays.

Did you know?

Providing full details means we can fast-track eligible claims through services like **Immediate Payment**, **One & Done**, and **Desktop Assessment** – often settling within just a few days.

The quickest way to notify us of a claim is by phone on **0370 900 0867** or for Delegated Authority claims, please call **0330 094 7089**.

Please note:

The information requested in this form is the minimum we need to triage your claim and direct it down the correct route.

In some cases, we may need to contact you for additional details to validate the claim or ensure the right outcome.

What we need for every claim

- 01 Email address
- 02 Policy number (as quoted on the policy schedule)
- 03 Name of policyholder
- 04 Address of policyholder
- 05 Full address of loss (including flat number/unit number if applicable)
- 06 Trade / Description of business
- 07 Description of premises (including construction type, if known)
- 08 Full circumstances of loss
- 09 Date discovered
/ /
- 10 Time discovered
:

What we need for every claim

- 11 Who discovered the loss?
- 12 Estimated value of the loss
- 13 Policyholder's VAT status
- 14 Impact on Business Operations (e.g. has trading been affected?)
- 15 Is the property still habitable or usable?

16 Date the premises were last occupied

11

17 Time the premises were last occupied

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18 Policyholder responsibility under lease terms (if applicable)

19 Settlement preferences (please select one):

Cheque

Payable to:

Electronic Funds Transfer:

Account name

Account number

Sort Code

20 Please select the cause of loss or damage to continue to the relevant section and answer any additional questions:

Escape of Water

Impact

Malicious Damage

Storm

Theft

Escape of Water

What caused the escape of water?

Where is the escape of water within the building?

Has the leak been repaired?

Yes

No

Could the damage have been caused by a third party or a faulty item (e.g. poor installation, a faulty appliance, or recent work by a contractor)? If so, please keep any relevant evidence and make sure the item isn't removed, taken away, or tampered with.

Yes

No

Details of any negligent party

Yes

No

Where is the escape of water within the building?

Impact

Is the building structurally sound?

Has any third party been identified in connection with the damage or incident?

If yes, please provide details (if known):

If no, can the third party be identified via police involvement or other means?

Please keep any evidence (e.g., damaged items, photos, receipts, or correspondence) that could help determine if another person is responsible. Do not dispose of or alter items until advised.

Malicious Damage

Is the policyholder sure that the damage is malicious and not theft related?

Have there been any similar previous incidents?

Has any third party been identified in connection with the damage or incident?

If yes, please provide details (if known):

Have the relevant warranties been complied with?

Are the premises now secure?

Date when the police were notified of incident

/ /

Time when the police were notified of incident

8

Crime Reference Number

Please keep any evidence (e.g., damaged items, photos, receipts, or correspondence) that could help determine if another person is responsible. Do not dispose of or alter items until advised.

Storm

What brought the problem to the policyholder's attention?
(What did they notice and when?)

What part of the building is damaged?

What is the construction/age of the roof?

Is water getting into the property?

Yes

No

Theft

How did the perpetrator get into the property?

How did the perpetrator leave the property?

Was there evidence of forcible and/or violent entry or exit to the property?

Has any third party been identified in connection with the damage or incident?

If yes, please provide details (if known):

Has the incident been reported to the police?

If yes:

Date incident was reported

Time incident was reported

Crime Reference Number

Details of any warranties on the policy (e.g. alarm clause, minimum security standards), and evidence that they have been adhered to

Please keep any evidence (e.g., damaged items, photos, receipts, or correspondence) that could help determine if another person is responsible. Do not dispose of or alter items until advised.



How to submit your claim

Please submit this form along with all relevant claim details and supporting documents to:

- ✉ spclaims.ins@axa-insurance.co.uk**
- ✉ cpschemesclaims.ins@axa-insurance.co.uk**
(for Delegated Authority Partnership claims)