



Commercial Property Claim Requirements



To assess your commercial property claim fairly, efficiently and with minimal delay, we need certain details about the incident and the property.

Providing this information upfront helps us:

- Reach faster, more accurate decisions
- Ensure settlements reflect the true extent of the loss
- Reduce follow-up queries
- Identify claims suitable for our Fast-Track pathways e.g. [One and Done](#) and [Desktop](#)



Claims may qualify for FastTrack if they meet the following:

LOSS / DAMAGE TYPE	FAST-TRACK CRITERIA	ANTICIPATED CLAIM VALUE:
<ul style="list-style-type: none">■ Accidental Damage■ Escape of Water■ Impact■ Malicious Damage■ Storm■ Theft	<ul style="list-style-type: none">■ Full incident details provided■ Adequate details provided to confirm cover■ Copies of any quotes / invoices - if available■ Policyholder contact details	<ul style="list-style-type: none">■ Likely to be under £10,000



Core Claim Requirements (All Claims)

Please provide as much of the following information as possible for all claims (including fast-track claims), together with any incident-specific details outlined later in this document, depending on the type of damage or loss. Claim types suitable for fast-track processing are marked with a clock icon throughout the document.



POLICY & CONTACT DETAILS

- Policy number (as shown on the policy schedule)
- Name and address of the policyholder
- Full address of the loss (including flat/unit number if applicable)
- Trade or description of the business

PROPERTY & INCIDENT DETAILS

- Description of the premises (including construction type, if known)
- Full circumstances of the loss
- Date and time the loss was discovered
- Who discovered the loss
- Is the property still habitable or usable?
- Date and time the premises were last occupied
- Policyholder's responsibilities under lease terms (if applicable)

EVIDENCE & VALUATION

- Full details of the nature and extent of the loss
- Dimensions of damage (if applicable)
- Supporting evidence (e.g. repair estimates, photos, original purchase invoices)
- Estimated value of the loss
- Policyholder's VAT status

BUSINESS IMPACT

- Has trading or business operations been affected? If so, how?

SETTLEMENT PREFERENCES

- If settled by cheque: who should the cheque be made payable to?
- If settled by Electronic Funds Transfer (EFT): account name, number, and sort codenumber, and sort code



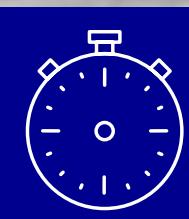


Additional Requirements by Claim Type



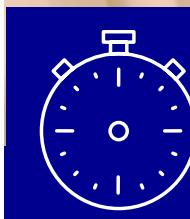
FIRE, EXPLOSION OR SMOKE DAMAGE

- Location of the fire – which building was affected, and where in the building did the fire occur?
- Cause of the fire – if known, please describe how it started.
- Preservation of evidence – if the fire was caused by a product or appliance, please do not dispose of it or allow the supplier/manufacturer to remove it. This may be needed for investigation.



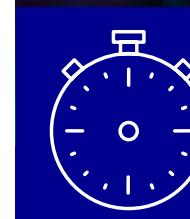
STORM

- Initial signs of damage – what did the policyholder notice, and when?
- Affected areas – which part of the building is damaged (e.g. roof, windows, walls)?
- Roof details – what is the construction type and approximate age of the roof?
- Water ingress – is water entering the property? If so, how much and in which areas?
- Internal damage – describe the extent of any damage inside the property (e.g. ceilings, flooring, contents).



ESCAPE OF WATER

- Cause – e.g. burst pipe, faulty appliance
- Location – where in the building it occurred
- Repair status – has it been fixed? If yes, please give details
- Third-party involvement – could a person or faulty item (e.g. washing machine, boiler) be responsible?
- If so, please ask the policyholder to preserve any evidence and avoid letting the supplier/manufacturer remove it
- Include contact details and any relevant documents if a third party may be liable

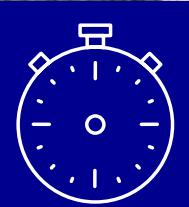
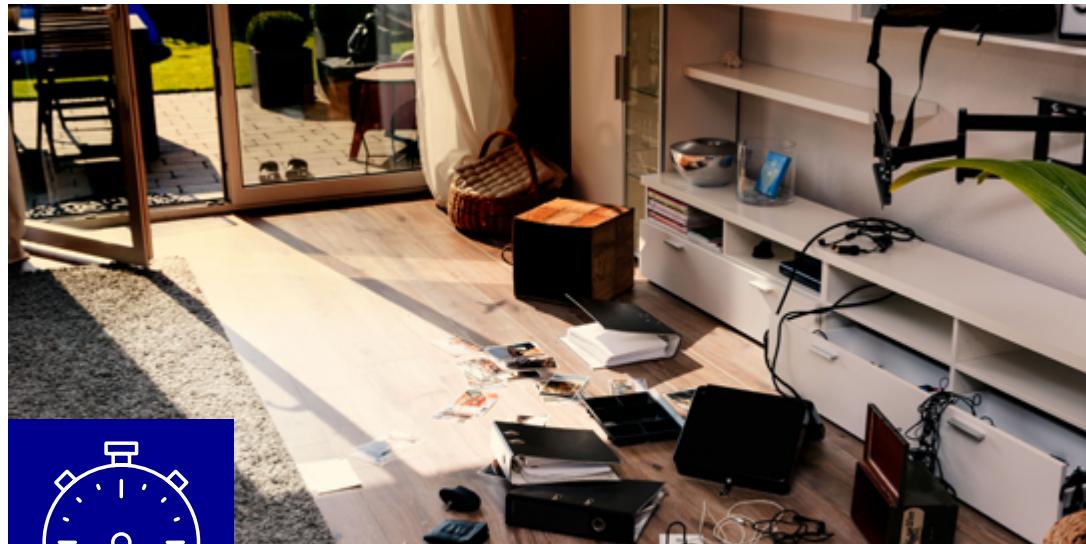


THEFT

- How the perpetrator entered and exited the property
- Any signs of forced or violent entry/exit
- Whether the incident was reported to the police (include date, time, and crime reference number)
- Confirmation that any relevant policy conditions (e.g. alarms, security standards) have been met



Additional Requirements by Claim Type



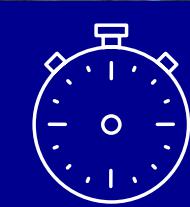
MALICIOUS DAMAGE

- Is the damage definitely malicious and not related to theft?
- Have there been any similar incidents at the premises previously?
- Have the perpetrators been identified? If so, please provide their details.
- Have all relevant policy warranties been complied with?
- Are the premises now secure following the incident?
- Police involvement – when were they notified, and what is the crime reference number?



PERSONAL ACCIDENT

- The policyholder's usual occupation
- Full details of how the injury occurred
- Did the accident happen during the course of employment?
- Is there a time excess on the policy (e.g. 7 or 14 days before benefits apply)?
- Are there any policy endorsements that exclude certain types of injuries or body parts?



IMPACT

- Is the building structurally sound following the incident?
- Does the policyholder have details of any third party involved (e.g. vehicle owner)?
- Has the incident been reported to the police? If so, please provide any reference numbers or contact details that may help identify the third party.



SUBSIDENCE

- All potential subsidence claims will be investigated by our appointed loss adjusters.
- Relevant information will be gathered during the investigation process.
- Please note: in many cases, cracking in buildings is found not to be caused by subsidence



Additional Requirements by Claim Type



BUSINESS INTERRUPTION

Loss of Turnover or Revenue

- Will there be a loss of turnover or revenue? (e.g. are orders or appointments being cancelled, delayed, or lost?)
- How has the interruption affected production or trading?
- What is the estimated financial loss (e.g. reduction in takings or turnover)?
- Does the estimate include VAT?
- How has the loss been calculated, and what does it include?
- Is the loss based on an unusually busy period that may not repeat during the indemnity period?

Financial Information

- What is the business's annual turnover?
- What is the rate of gross profit?
- Have there been any savings as a result of the interruption (e.g. reduced overheads)?
- Have any additional costs been incurred to reduce the impact on turnover? (e.g. temporary premises, outsourcing – known as Increased Cost of Working)

Takings Records For:

- The eight weeks before and after the incident
- The same period in the previous year

Supporting Documents

- A copy of the most recent profit and loss accounts (to confirm gross profit rate)



Additional Requirements by Claim Type

GOODS IN TRANSIT CLAIMS - CORE INFORMATION (REQUIRED FOR ALL)

Pickup and Delivery Details:

- When and where were the goods collected?
- What was the destination (UK or abroad)?
- Who carried the goods (insured or subcontractor)? If subcontractor, please provide their details.
- Incident Details
- When was the loss or damage discovered, and by whom?
- Was the damage caused in transit? If not, where and by whom?
- Description of the loss or damage
- Have the police been notified? If so, please provide the crime reference number and details.

Incident Details

- When was the loss or damage discovered, and by whom?
- Was the damage caused in transit? If not, where and by whom?
- Description of the loss or damage
- Have the police been notified? If so, please provide the crime reference number and details

Goods Information

- Description of the goods
- Value of the goods and supporting evidence (e.g. invoices, receipts)
- Current location of the goods and any salvage value

HAULIER CLAIMS – ADDITIONAL INFORMATION

- Who is making the claim?
- Copy of the consignment note (or collection/ delivery note if unavailable)
- If removals: provide the quote for removal
- Conditions of carriage (e.g. RHA, CMR,) – were these communicated to the customer, and how?
- Vehicle details: make, model, registration number
- If the policy includes unspecified vehicles: confirm turnover
- Does the carrier hold a valid operator's licence?

SENDINGS CLAIMS – ADDITIONAL INFORMATION

- Who picked up the goods?
- Under what conditions of carriage were the goods transported?
- Has a claim been made against the carrier, if so has compensation been received?
- Had the goods been sold to a customer prior to the loss?

OWN GOODS CLAIMS – ADDITIONAL INFORMATION

- Confirm whether the goods were carried by the insured or a subcontractor
- Detailed description of the loss or damage
- Vehicle details: make, model, registration number



Get in touch

New & existing claims telephone:

0370 900 0867

0330 094 7089 (Delegated Authority Partnership claims)

New & existing claims email:

spclaims.ins@axa-insurance.co.uk

[\(Delegated Authority Partnership claims\)](mailto:cpschemesclaims.ins@axa-insurance.co.uk)