



Making claims clear

One and Done





Although the majority of us buy insurance for a clear purpose, nobody really wants to make a claim. If you do need to claim, the last thing you want is to find the claims process is difficult or slow.

That's why AXA offer an award winning claims handling service called 'One and Done', designed to drive down cycle times and speed up the claims settlement process.

Features and benefits of One and Done:

- A claims process which drives down the life cycle of a claim and seeks to settle claims within 24 hours of notification
- A robust customer focused supply chain with automated system links which aims to speed up the overall customer experience
- Dedicated claims handlers
- Dedicated claims and supplier relationship managers to ensure a customer focused approach

Preparing a claim for One and Done

AXA is committed to paying all valid claims and being transparent with our customers in everything we do. Our latest enhancement is to the One and Done claims process, to make it clearer for you and your clients. This is to enable you to get the most out of our service and ensure that the claim is prepared.

We know what kind of claims lend themselves to One and Done and exactly what information helps us to validate them efficiently. We want to make sure that you know the necessary information that we require for different types of claims.

Generic question set for all claims

1. Policy number and customer details
2. Risk address
3. Date of loss
4. Peril
5. Property occupied or unoccupied and the duration
6. A full detail of nature and extent of loss with details of damage and/or supporting evidence of loss e.g. estimate original invoices
7. VAT status/number
8. Trade and description of the business
9. Description of premises/construction
10. Payment – who should cheque be made payable to
11. BACS – account name, sort code and account number

Storm claims

1. What brought the problem to their attention (what was observed and when)
2. What part of the building is damaged
3. What is the construction/age of the damaged area
4. Is water getting into the property (if so, how much and where)
5. What is the extent of any internal damage
6. Exact date of loss
7. Confirmation of when the area damaged was last maintained
8. Any photographs which can be emailed



Malicious Damage claim

1. Is the damage “malicious” i.e. not theft related
 2. Have the perpetrators been identified
 3. Are the premises secure
 4. How and when was the damage discovered
 5. Time/date police were notified
 6. Crime reference number
 7. Which police station was incident reported to
 8. Any witnesses or CCTV footage
 9. Any arrests made
 10. Advise the policyholder to preserve any evidence
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Accidental Damage claim

1. Exact cause and circumstances
 2. What brought the problem to their attention (what was observed and when)
 3. Make/model of any damaged items
 4. Any photographic evidence which can be emailed
 5. Are there any health issues linked to the incident – e.g. drains
 6. Advise the policyholder to preserve any evidence
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Theft claim

1. Method of entry/exit
 2. Evidence of forcible and violent entry/exit
 3. Have warranties/conditions been complied with
 4. Has there been any threat or violence towards the customer
 5. Time/date reported to the police
 6. Crime reference number
 7. Which police station was incident reported to
 8. Any witnesses or CCTV footage
 9. Any arrests made
 10. Any photographs which can be emailed
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Escape of water claim

1. What caused the escape of water
2. When was the leak/damage discovered
3. Exact source of the leak
4. What is the known damage
5. Confirmation that the leak is fixed and the date it was fixed
6. Is there any prospect of a recovery e.g. leaking washing machine, newly installed boiler
7. Advise the policyholder to preserve any evidence and not let the supplier or manufacturer take it away

Please note, in addition to the aforementioned information, more details may be required to help deal with a claim depending on the individual circumstances or we may need to appoint one of our suppliers. Providing as much information as early as possible will enable us to deal with your customers claim as efficiently and effectively as possible.



AXA Insurance

One and Done