

KEY PROPERTY CLAIMS INFORMATION

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 QBE

We're here to help you along the claim journey, but will need your co-operation, assistance and will ask you to provide certain information to substantiate your loss. The following is typical information we might ask for:



General

- Sight of the policy schedule to confirm your policy number and cover
- Address of loss (Including flat number / unit number)
- Details of nature and extent of the loss
- Evidence and value of loss e.g. estimates for repair, original purchase invoices etc.
- VAT status
- Are you still trading
- Are you responsible for any loss under the terms of the lease
- Is the property unoccupied, vacant or disused
- Details of any negligent party
- Police or fire brigade involvement.

Have you suffered a loss of turnover or revenue

- What is the rate of gross profit
- What is the extent of the loss
- Has anything extra been spent to save a loss of turnover e.g. staff overtime
- Have there been any savings as a result of the interruption.

We may appoint a Loss Adjuster or in certain circumstances we will quantify the claim without the need to appoint one and will help you with what documentation we will need to see.

Follow-up investigations

- Loss Adjuster to undertake site visit and investigation
- Fire brigade report or investigations, which may involve a forensic scientist
- Instruct a surveyor to draw-up a schedule of repairs
- Forensic accountant involvement
- Engineer investigate and report relating to damaged equipment
- Instruct panel solicitors to pursue a subrogated recovery claim.

Prompt payment of your claim

- We will ask for bank details to enable us to make payments by electronic means.

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