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# COMMERCIAL PROPERTY INSURANCE THE MOMENT OF TRUTH

Giving you peace-of-mind that when you need us the most, we are here to help, and that our claims service will meet your expectations. When you need to claim, we understand that it's crucial for you to be able to focus on your business and that your policy will respond as anticipated. We further understand that you have a duty to your customers. We strive to put our customers at the heart of everything we do and your claim journey should reflect that.

**Our aim is to handle all claims proactively, promptly, fairly and with transparency. How do we do this?**

- With a dedicated team of experienced Property claims handlers, available and on-hand to provide help and assistance during your claim journey
- 24 hour / 365 days a year access for claims advice
- Easy and flexible claim notification by telephone and e-mail
- By putting ourselves in your shoes, listening and trying to understand your needs
- We understand that we will be judged on doing what we say we will do.

**When you first notify us of a claim, our experienced claims handlers will provide you with clear guidance on exactly what we will need from you, to allow us to process your claim promptly. Briefly:**

- Policy details – policy number, insured name and address
- Loss details – full circumstances, date and time loss discovered.

**What you can expect from us:**

- Immediate advice, action to take and mitigation steps
- An action plan, explaining who is responsible for each step and what will happen next
- The instruction of a Loss Adjuster, when appropriate
- All communication will be clear, concise and straightforward. We will keep you informed throughout your claim journey
- To pay claims promptly once terms are agreed
- We will not unreasonably reject a claim
- Claim acknowledgement in writing, confirming what has been agreed and next steps
- Help throughout the claim journey to get your business back up and running as soon as possible.

**How to notify us of a claim:**

- You will find contact details on your policy schedule
- Alternatively please call **08000 853187**
- New claims email **qbeukpropertyclaims@uk.qbe.com**

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