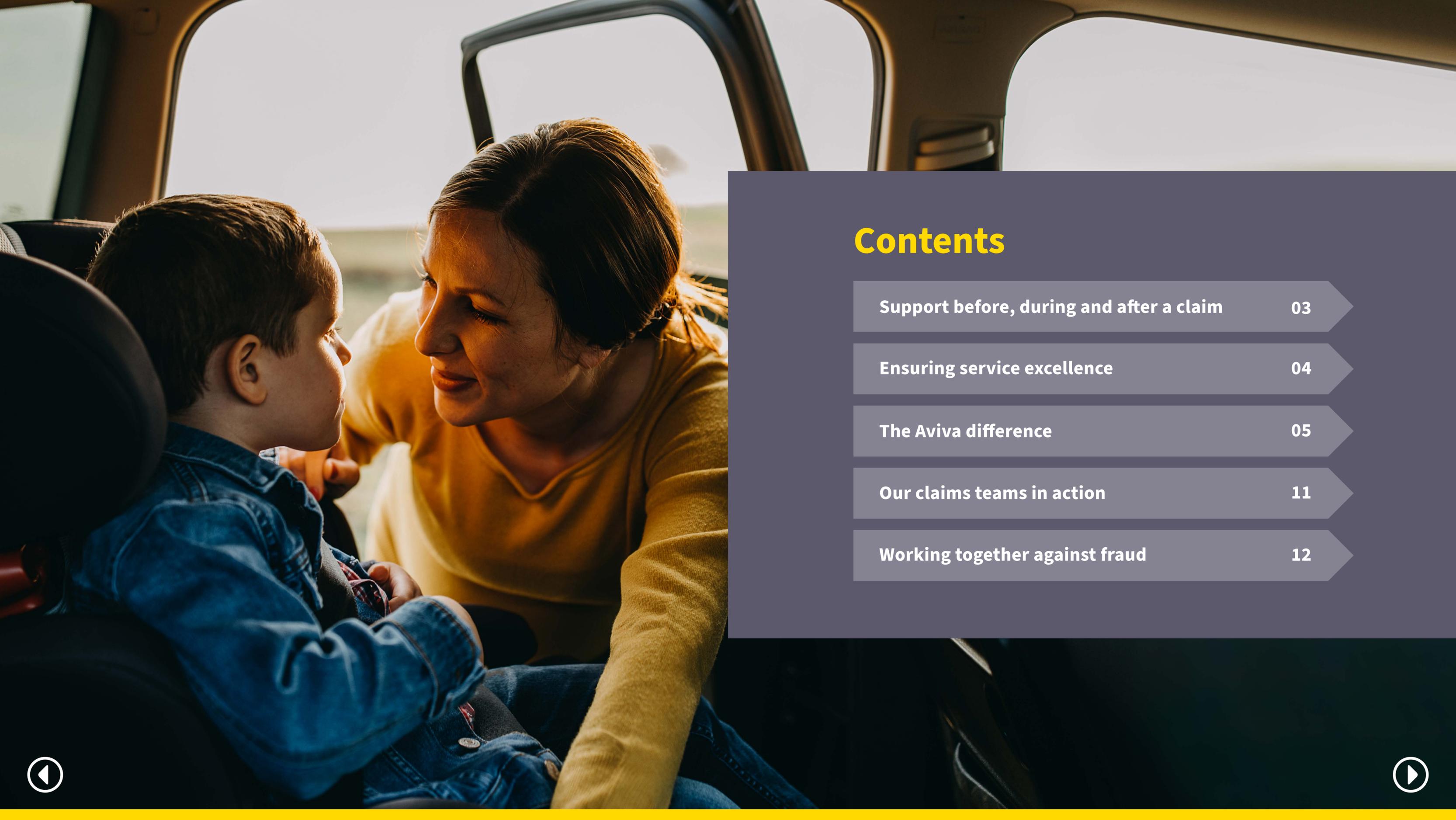


# Your **guide** to Aviva claims

What you can expect from  
us when you need us most.





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## Supporting you **before, during and after a claim**

Whether you're a corporate organisation or a home insurance customer, we want to make sure you get the right support from the right people, every step of the way.

Our support begins with prevention. We're passionate about protecting our customers so offer our personal insurance customers guidance to help mitigate common risks and support commercial customers with risk management advice. But if the worst does happen and a loss occurs, we also provide the personal and proactive approach you deserve.

Whether it's a straightforward or complex matter, our claims experts will always aim to resolve things for you as quickly as possible, while managing the overall cost of the claim.



## Ensuring service excellence

Everything we do is focused on ensuring our people have the tools they need to deliver fantastic service and effectively control the cost of claims.

We have a strong, experienced in-house team, who understand what matters to you and are empowered to do the right thing for you in your time of need.



“Our claims people care like crazy about our customers, so when something bad happens, however big or small, our experts make it their priority to understand what’s important to the customer and put them at the heart of everything they do. We are passionate about protecting our customers, preventing bad things happening and fixing things fast when things go wrong.”

*Dave Lovely, Global & UK Claims Director –  
General Insurance*



# The Aviva difference

We aim to get you back to normal as quickly as possible, and offer access to a number of services which help us achieve this.

**Claims Centres of Excellence**

**Desk experts**

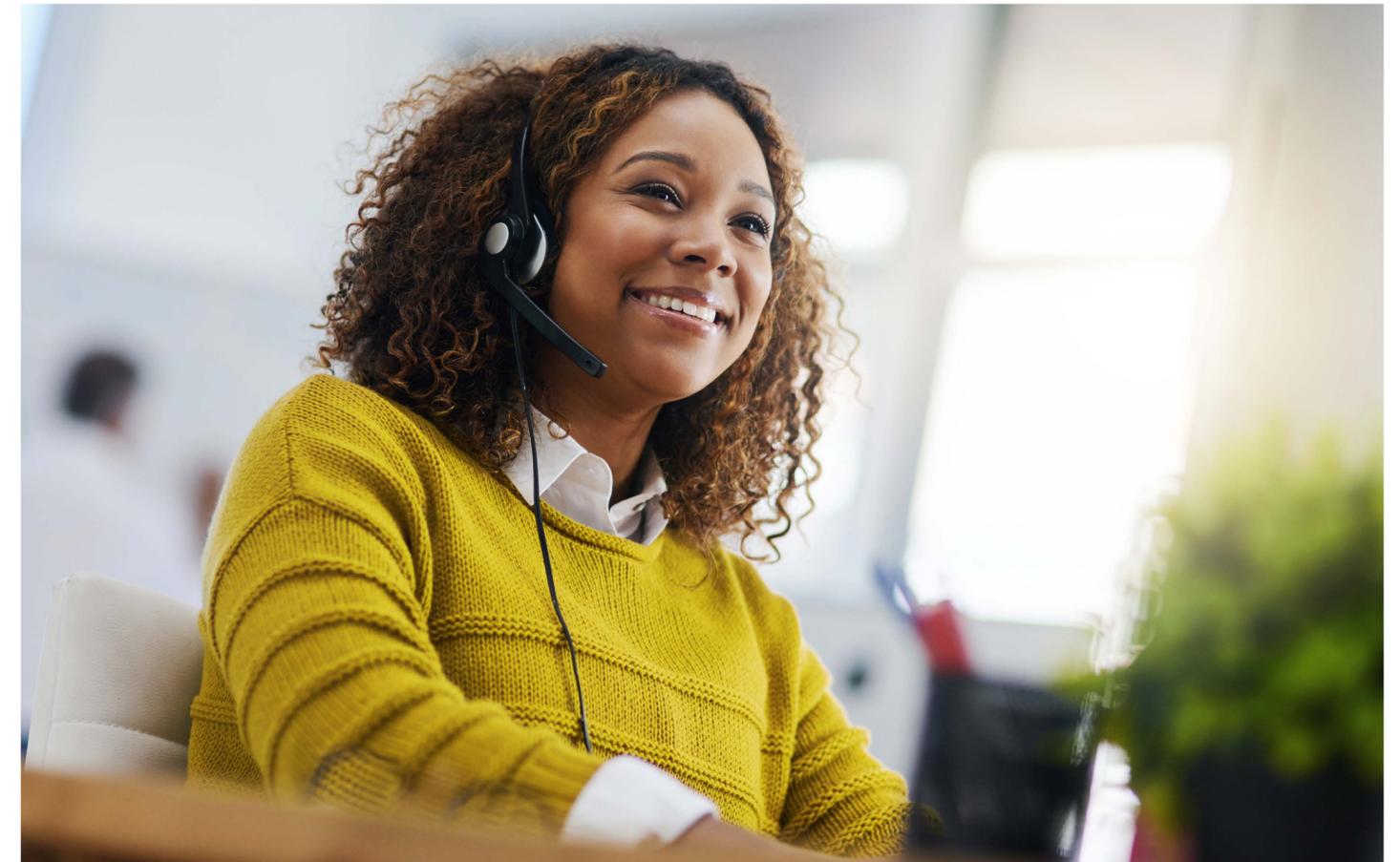
**Field force**

**Technical Claims Service Team**

**Claims innovation**

**Supply chain**

**Claims Service and Relationship Managers**



## Claims Centres of Excellence

Available 24/7, 365 days a year, our dedicated teams have multiple years of experience caring for and being there for our customers and many hold industry recognised qualifications. They work hard to understand your individual needs and reduce the impact of a loss. They're experienced in managing major incidents, including extreme weather, and are trained by the British Red Cross to work with empathy and support when you need it most.



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**Desk experts**

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## Desk experts

Our qualified property surveyors and motor engineers work with you to collect the information needed to settle a claim as quickly as possible – by using video calls or photography, for example. This means many low-complexity claims can often be settled during the first call.



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## Field force

Our in-house field team consists of highly skilled UK-wide experts who will have detailed knowledge of our customers' policies. So when an incident happens and an inspection is required, they are there onsite and able to understand what's happened, making decisions quickly to minimise the impact to your business.



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## Technical Claims Service Team

When dealing with any losses caused by major weather events, fires, fatal accidents and injuries, rapid access to specialist technical expertise is vital. Our large-loss claims service aims to ensure speedy and painless resolution of even the most complex cases.



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## Claims innovation

We continually invest in developing new ways to improve our claims service. We give our people the information and analytical tools they need to help identify and defend against fraud, pay genuine claims, and do what's right for you, your insurance broker and our industry.



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## Supply chain

When a loss occurs, our supply chain managers work closely with our panel of trusted reputable suppliers to ensure they deliver to a high standard while remaining competitive on cost – supporting the expertise of our teams with leading know-how from the industry.



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## Claims Service and Relationship Managers

Our UK-wide team of Claims Service Managers and Claims Relationship Managers promote our claims service with our brokers and help control claims spend to protect our customers' premiums. They are on hand to ensure our in-house claims experts deliver the best service possible and raise awareness of all our claims innovations to make the claims journey easy and simple for our customers.



# Our claims teams in action

## Helping Battersea Art Centre rise from the ashes

After a major fire in 2015, we worked with the Battersea Art Centre, their broker, and the appointed loss adjusters and architects to rebuild and transform the centre – taking a tragic event and turning it into an opportunity to create a lasting legacy for the local community.

[Learn more](#)



# Fighting insurance fraud together

We all have a role to play in the fight against fraud. By working together, we can help stop fraudulent claims and keep premiums low for genuine customers.

Aviva are leading the UK's industry-wide response to fraud, by working closely with regulators and enforcement agencies. While we're tough on fraud, we also know that the huge majority of our customers are genuine. That's why we've put checks in place to make sure our fraud practices don't adversely impact you when you need our help the most.

**Report accidents quickly**

**Quality information is key**

**Stay ahead of the fraudsters**



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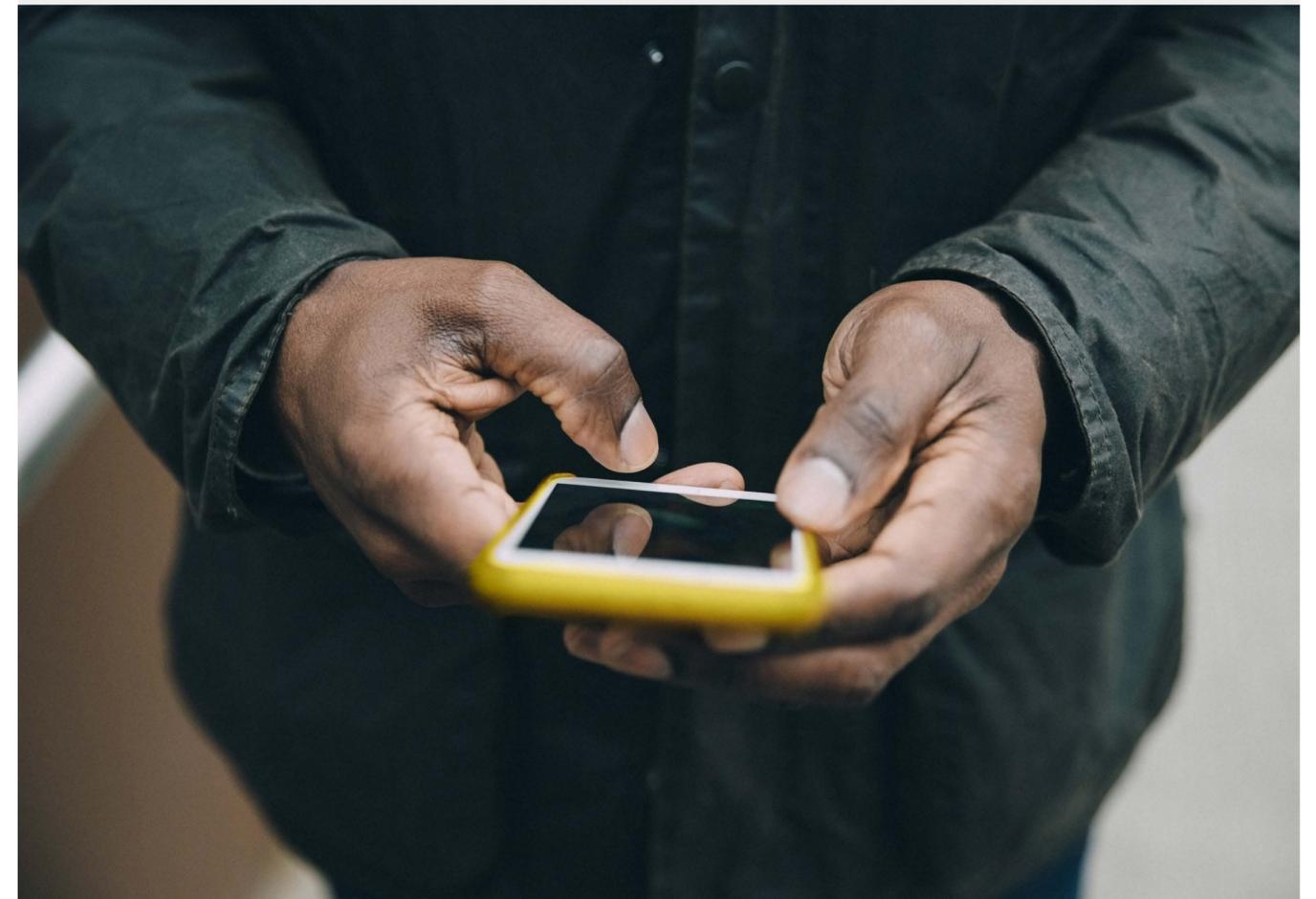
**Report accidents quickly**

**Quality information is key**

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## Report accidents quickly

To help us manage a claim more proactively, early notification of an incident is really important. For example, we can collect CCTV evidence before it's lost, speak to witnesses, and maybe help the affected third party if you are at fault.



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## Quality information is key

If an incident occurs, it's important for you to gather as much quality information as possible while it's fresh in your mind. This can support us when defending against any spurious claims that may be made against you.

Businesses also have a responsibility to keep adequate records of training and health and safety measures, to help defend themselves in the case of a liability claim. To demonstrate this to our corporate customers, we collaborated with law experts BLM and 12KBW to host a mock trial event in 2019, showing brokers and customers how evidence is used in a courtroom.



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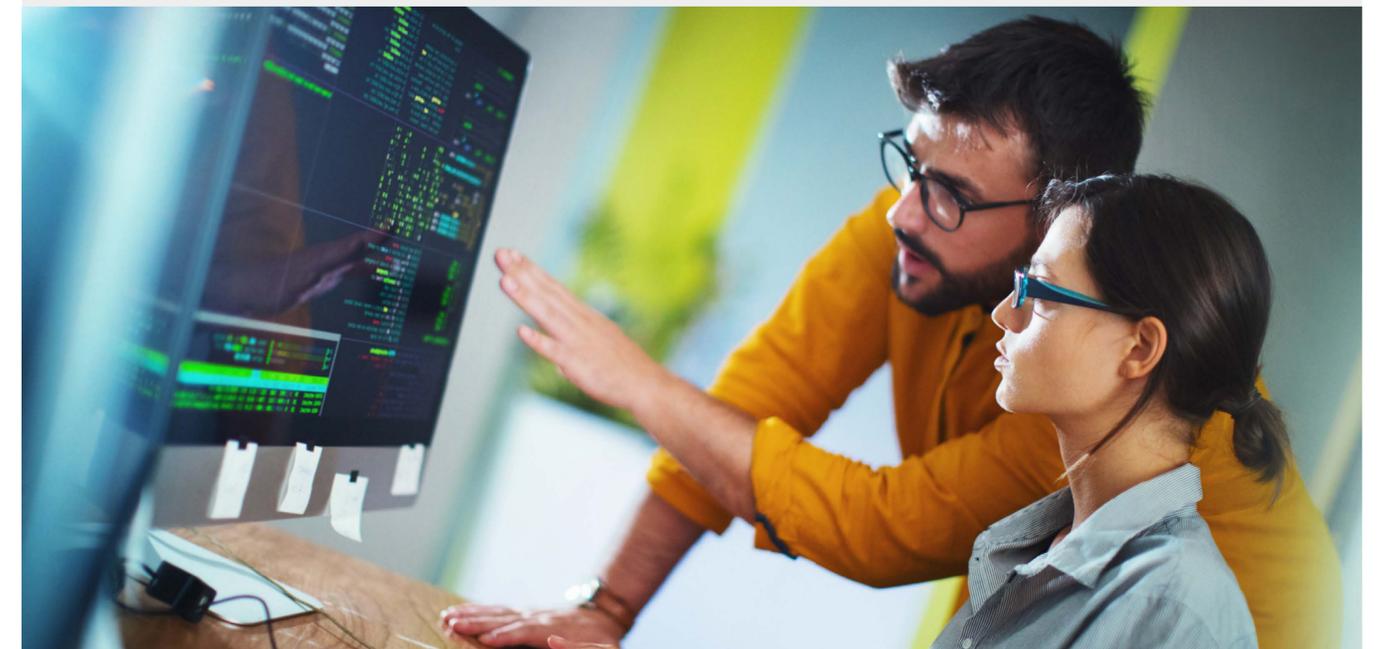
**Stay ahead of the fraudsters**

## Stay ahead of the fraudsters

Fraudsters are constantly looking for new opportunities to exploit, so it's important to stay informed about the latest trends. If we work together to tackle fraud, we can all help keep premiums down for our customers.

Find out why we'll never stop taking a stand.

**Learn more**



# Our defence excellence

We've invested in our ability to prevent, detect and respond to claims of fraud, across both our personal and commercial insurance business. Last year we achieved:\*

**1,962**

**claims defended  
at trial**

**81%**

**continued defence  
success rate**

**1- in- 8**

**third-party bodily  
injury claims  
repudiated for fraud**

**£13m**

**worth of organised  
'cash for crash'  
claims denied**

**43**

**years' worth of  
custodial sentences  
resulting from  
prosecution**

**21,750**

**fraudulent motor  
policies - worth  
£37.5m - refused**

\*All figures are for the year 2019.



## Get in touch

If you need to make a claim or speak to one of our claims experts, please refer to your policy documentation for the best telephone number or email address to use. Alternatively, speak to your insurance broker, who will guide you through the claims process.

This document contains general information and guidance. It is not intended to be specific advice and should not be relied on as such. It may not cover every risk, exposure or hazard that may arise and we recommend that you obtain specific advice relevant to your circumstances. We accept no responsibility or liability in respect of any person who may rely upon this document.

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