

Drains and Escape of Water

Having the right information to hand when making a claim can significantly reduce the time it takes to process it. So we've listed what kind of questions we'll ask and what we'll need to know when you or your customer calls.

Questions we'll ask	Guide to the information we'll need
What's happened? How was the damage caused? When was it noticed?	Please provide the full details.
Who caused the damage? Was it a third party?	If the damage was caused by a third party, we'll need to know their names and contact details.
Are any of the customer's neighbours affected?	If yes, please ask the customer to speak to their water company.
Is the customer responsible for the repairs?	If no, we'll need details of who is responsible for repairs.
What type of property is it and which rooms have been affected?	How many floors does the building have? Is there a basement?
What type of damage has occurred in each room?	Are any rooms flooded? Has the damage affected the plasterboard, floorboards, furniture or fittings? Are there any photographs of the inside of the property before the damage occurred?
Have any contents of the property been damaged?	Please confirm the items that has been damaged along with age, value and include any makes and models.
Are the services working?	Has the flood affected your Gas, Electricity or Telecommunications supply? If these utilities are still on, they must be switched off immediately.
If the property is residential – how many people live at the property, including pets?	We need to know the number of people and animals impacted.
Were the premises occupied at the time of loss?	If no, when was the property last occupied? Why was no one there?
Are the residents able to stay in the building?	If the property isn't habitable, we need to know if people are staying with family or friends or if we need to arrange alternative accommodation.
If the property is a business – how many staff work there?	We need to know how many staff are affected.
Is the business still able to trade?	If no, why not?
Are there any other local premises?	Does the customer have other premises that they can trade from?
Is the business VAT registered?	If yes, we'll need the VAT number.

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