



Making Claims Clear Remote Assessment of Buildings Damage

Introduced in 2021 after success in AXA Household claims, our Desktop Validation Team strives to streamline the claims process for low-value building claims (up to £5,000), making it faster and more straightforward for all parties involved.

Eligible claims are remotely evaluated through video technology and estimation software. Using 'OneXperience,' our team of skilled desktop handlers assess and scope the damage to buildings via video call.

How does Desktop Validation work?

- Upon claim notification, the details of a designated individual (which could be the policyholder, a managing agent, or a tenant) are provided, who will have easy access to the damaged property
- A live video-call appointment is scheduled with the designated individual and on the day of the appointment, a unique secure code is provided to initiate the call
- One of our experienced desktop claims handlers conducts a live video call with the designated individual using the OneXperience app, available for free download on the Apple App and Google Play stores
- During the call, our handler guides the individual through showing the damage via the app, checking all relevant areas, and remotely capturing photos
- Once all necessary information and images are gathered, we promptly assess the repair scope, determine policy coverage, and provide a repair cost estimate
- A settlement offer is then presented, and upon acceptance, funds are transferred within 24 hours.

Desktop Validation in Action

7 October

- 09:51** Our policyholder reported a new claim for an escape of water from a flexi-pipe behind a bath on the first floor, resulting in water damage to the ceilings and walls of the kitchen below. The leak had already been repaired.
- 09:58** The claim was referred to our Desktop Validation Team.

8 October

- 12:00** One of our expert handlers reviewed the claim and promptly scheduled a video call with the policyholder, which was agreed for October 10th.

10 October

- 10:00** The video call was successfully completed, a scope of works was established, and a settlement offer was calculated.
- 11:25** A call was made to the policyholder who accepted the offer, leading to the prompt issuing of funds and the full settlement of the claim.



Claims Suitable for Desktop Validation

- Claims under £5,000
- Escape of Water
- Water Ingress (external repairs must be dealt with beforehand)
- Impact claims (e.g. to boundary walls or fences)
- Accidental Damage (buildings only)
- Small fire claims
- Malicious damage
- Theft buildings damage (excluding external doors)
- Flooring claims

Benefits of Desktop Validation

- Streamlined and efficient process
- Convenient virtual appointments - no need for on-site inspections or assessments
- Video calls can be conducted with any individual capable of displaying the damage to our experienced desktop handlers via the OneXperience App
- Removes the necessity for images or quotes/estimates
- Uses sophisticated estimation software (the same software used by our external surveyors) which considers current market rates and regional variations to ensure fair settlements

Claims Unsuitable for Desktop Validation

- Claims over £5,000
- External storm damage
- Flood
- Impact to main building structures
- Subsidence
- Rising damp
- Contents
- Carpets over £1,500
- Glazing damage
- Claims where a Loss Assessor is instructed




Ensuring a Smooth Desktop Journey

To enable us to deal with a claim as quickly and efficiently as possible via our desktop team, please ensure that contact information of the designated individual and details of who payment should be issued to once settlement is agreed is provided at first notification.


Get in touch

 **0370 900 0867** or

 **0330 094 7089**
(for property schemes claims).

If phone notification is not possible, you can notify the claim by emailing us at:

 **spclaims.ins@axa-insurance.co.uk** or

 **cpschemesclaims.ins@axa-insurance.co.uk**
(for property schemes claims)

We will reach out if further information is needed.

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