



Making Claims Clear One and Done

Even though most of us buy insurance for a clear purpose, nobody really wants to make a claim. However, should you need to, at AXA we're dedicated to settling all valid claims promptly and helping you get back to normal as quickly as possible.

That's why we offer our 'One and Done' claims service, where we aim to **cash settle valid claims within 24 hours of notification, with as few touches as possible.**

We have recently enhanced our One and Done claims process and now provide clearer guidance for you and your clients. These improvements are designed to help you make the most of our service by ensuring that the necessary information is provided, allowing for quicker claim processing.

Claim Suitability

Claims typically suited to One & Done involve minor damage or loss where the value is known at the point of notification and is up to £5,000, for example:

- Low-value buildings damage
- Small contents or stock claims
- Loss of money claims
- Small tools claims

We must be able to validate the occurrence of the loss or damage, along with the cost of the claim. **For example, if a contractor has inspected the loss or damage but has not yet prepared an estimate, we'd be happy to speak with them to validate the claim. Just provide us with their contact details at first notification, and we'll do the rest.**



Preparing a Claim for One & Done

We know what kind of claims lend themselves to One and Done and exactly what information helps us to validate them efficiently, but there is some information that we need for all claims*:

- | | |
|---|---|
| 1. AXA policy number and customer details | the value, an estimate or original invoices (useful if available, albeit not required if we are able to validate by other means). |
| 2. Policy schedule | |
| 3. Risk address | |
| 4. Date of loss | 8. VAT status/number |
| 5. Peril | 9. Trade and description of the business |
| 6. Property occupied or unoccupied and the duration | 10. Description of premises/construction |
| 7. Evidence to enable us to validate the occurrence of the loss or damage along with the cost of the claim. This could include a reliable description from the policyholder with a verbal quotation, photographic (or other visual) evidence, details of a contractor we could speak with to validate the loss occurred and | 11. Confirmation/evidence that policy warranties/conditions have been complied with |
| | 12. Payment – who should cheque be made payable to or BACS – account name, sort code and account number |



Claim Scenarios

Potentially eligible for One & Done

- AXA has been notified of a water leak under the policyholder's bathroom floorboards
- The leak has been repaired (unrelated claim costs incurred due to pipe wear and tear)
- The water has caused staining to a section of the ceiling in the room below
- A local builder has advised that skimming and re-painting of the ceiling will be necessary, with an estimated cost of £1,300
- AXA's claims handler has confirmed with the contractor that all damage was caused by this incident and that no betterment is involved in the repair works
- The policy excess of £300 applies
- AXA's claims handler has verbally obtained the policyholder's bank details for faster payment
- A payment of £1,000 is made to the policyholder as full and final settlement of the claim

Not eligible for One & Done

There are some common scenarios where it may not be possible to process a claim under the One & Done process. These include:

- Claims where there is no evidence available to either support a loss has occurred or the value of the loss (please refer to 'Preparing a Claim for One and Done').
- Losses suspected to be due to general wear and tear
- Claims where policy cover has not been validated or the loss or damage is not covered
- Claims with potential for recovery

*Please note that additional details beyond those listed in this document may be required in some cases to process a claim. There may also be instances where involvement of our suppliers is necessary, depending on the nature of the claim.

This guidance has been prepared for general information only and is not legal advice. We have tried to ensure that the information in this guidance is accurate, but it is provided without responsibility to or reliance by you. If you need legal advice about what action to take, you should contact an appropriate adviser or solicitor. We assume no responsibility for the contents of any linked websites. The inclusion of any link should not be taken as endorsement of any kind by us of the linked website or any association with its operators and we have no control over the availability of the linked pages. The information in this guidance is focused on the position in England (unless otherwise stated) and different considerations may apply elsewhere. Nothing in this guidance will affect the rights and obligations under any insurance policy you may have with AXA Insurance.


AXA Insurance UK plc Registered in England and Wales No 78950. Registered Office: 20 Gracechurch Street, London EC3V 0BG. A member of the AXA Group of Companies. AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Telephone calls may be recorded and monitored.w




How to submit a claim for One & Done

For claims that may qualify for One & Done, we recommend notifying us by phone as it allows us to gather the necessary information promptly for quick processing and resolution.

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.