

Your guide to Aviva claims

What you can expect from us
when you need us most



 AVIVA



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“Our claims teams are there when our customers need them most.

As soon as a customer needs to make a claim, big or small, our expert claims teams are on hand to guide and support them, putting the customer at the centre of everything we do.

Every claim is unique, so it’s important that our teams quickly understand both the circumstances and what’s most important to our customer.

We are passionate about ensuring the customer gets the right outcome first time, and will focus on this at all times.

Our claims teams are with you today, for a better tomorrow.”

Waseem Malik

Chief Claims Officer, UK General Insurance





Doing the right thing for you

For over 325 years, we've been there for customers when they need us most.

With continued investment in our in-house expertise, we're always here to offer the right support, at the right time, from the right people. Our people are enabled by the latest tools and technology to deliver excellent service - and empowered to do the right thing for you when you really need it.

Our award-winning claims teams also continue to fight for fairness for all customers by using their influence to campaign for industry change and tackle fraud.

The Aviva difference

A range of services to help get your claim sorted efficiently and effectively.

Claims Centres of Excellence →

Desk experts →

Field force →

Technical Claims Services (TCS) →

Claims innovation →

Supply chain and repair network →

Claims Service Managers →



Claims Centres of Excellence

From managing extreme weather to providing an award-winning response to major incidents, our dedicated teams are here for you.

From our Norwich Centre of Excellence for Motor Claims, to our Commercial Property and Home Claims team in Perth, to our Casualty Claims hub in Glasgow, our teams are on hand to understand exactly what support you need to get things back to normal as quickly as possible and ensure the right outcome on your claim first time round.

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Desk experts

Our in-house experts have a variety of virtual assessment tools on hand to settle your claim efficiently without the need for a site visit.

From our property surveyors to motor engineers, we can support with assessing repair requirements to mitigate potentially inflated claims costs. We'll get you back up and running as soon as possible - while also helping to control the overall cost of a claim.

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Field force

Our regional field team have detailed knowledge of our customers' policies and specialist expertise that helps customers move their claim forward.

For our commercial customers, our in-house loss-adjusting teams can provide on-site assessment, using specialist expertise to help settle claims quicker without raising the cost.

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Technical Claims Services (TCS), now known as Major Complex Claims

When dealing with large or complex losses – such as those following major weather events, large fires, fatal accidents or serious injuries – immediate access to experienced and specialist technical knowledge is essential.

From early identification of potential large losses to final settlement of the claim, our TCS team of handlers, adjusters, engineers and claims specialists work together to get the right outcomes for our customers as quickly and simply as possible.

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Claims innovation

We're always looking for new ways to improve our claims service, investing in new technology and tools to improve the capability of our claims teams.

We give our people tools powered by data to support decision making, spot fraudulent claims and make valuations. This helps them spot genuine claims more quickly, so they can always do what's right for you, your broker and our industry.

We look to new technologies such as AI to improve our claims processes and help our people support you on your claim when you need us the most.

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Supply chain and repair network

Our supply chain managers work closely with our trusted suppliers to ensure high standards of delivery at competitive costs.

Where you do not have your own preferred supplier, our approved repair network can help mitigate some of the factors that can drive up the cost of claims, helping to protect customers' premiums and deliver a quicker repair turnaround time to get you back to normal as quickly as possible.

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Claims Service Managers

Our dedicated Claims Service Managers are regionally aligned to develop relationships with our broker partners and to support our larger clients with more complex requirements.

Providing a gateway to our fully integrated claims service, they make sure you always have access to the right person at the right time. This means claims are handled for the best possible outcome, while controlling spend to protect premiums.

Claims Service Managers work hard to understand the individual needs of our clients and their businesses, so they can provide bespoke claims analysis and recommendations. By integrating with our risk management service, they also help customers learn from their claims and provide helpful pre-loss advice based on our technical expertise.

Fighting insurance fraud together

We all have a role to play to help stop fraudulent claims and protect customers' premiums.

Aviva's award-winning Counter Fraud team plays an important role in the UK's industry-wide response to fraud by working closely with regulators and enforcement agencies.

While we're tough on fraud, we always put customers first. Our investment in the latest fraud detection tools and capabilities means we can support our genuine customers when they need us most, while remaining committed to mitigating the impact of fraud on policy premiums.

Report accidents quickly



Quality information is key



Stay ahead of fraudsters



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It's important to notify us early when an incident occurs, even if you're not at fault or the damage is minimal, so we can manage the claim effectively.

A delay can have significant knock-on effects, many of which aren't always understood.

The sooner we're notified of an incident, the sooner we can help. Crucially that means capturing and letting us know the other driver's details so we can support you both from the start of the incident. It also allows us to collect evidence such as CCTV footage, speak to witnesses or help the affected third party if you're at fault.



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If an incident occurs, you should gather as much information as possible while it's fresh in your mind. This can support us when defending any spurious claims made against you.

Businesses also have a responsibility to keep records of training and health-and-safety measures in case of liability claims.



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Stay ahead of fraudsters

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



Our defence excellence

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

370k+

claims screened,
with 19,000+
investigated for fraud

6,000+

hours of
counter-fraud training
to operations

400+

bodily injury claims
defended at trial

£6m

of organised
'cash for crash'
claims denied

17

years of
custodial sentences
resulting from
prosecution

40,000

fraudulent motor
policies - worth £65m
- refused

*All figures are for the year 2023.



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Your guide to Aviva claims



Get in touch

Want to know more about how we'll be there for you when you need us? Speak to your Customer Service Manager or broker about our claims expertise.

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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