



# Your **guide** to Aviva claims

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





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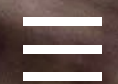
**Waseem Malik, Chief Claims Officer UKGI 03**

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

Waseem Malik

*Chief Claims Officer, UK General Insurance*





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

We want to make sure you get the right support from the right people at the right time.

And that starts with prevention. So we offer our personal insurance customers guidance to help reduce common risks, and support our commercial customers with tailored risk management advice.

But if ever you do need to make a claim, big or small, our experts will aim to resolve things for you as quickly as possible, while managing the overall cost of the claim.





## Doing the right thing for you

We ensure our people have the tools they need to deliver excellent service and effectively control the cost of claims.

So our experienced in-house team are empowered to do the right thing for you when you really need it.





# 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 Service Team
- Claims innovation
- Supply chain
- Claims Service and Relationship Managers



## Claims Centres of Excellence

Our dedicated teams are here for you 24/7, every day. They work hard to understand exactly what you need and reduce the impact of a loss.

Many hold industry recognised qualifications and they're experienced in managing major incidents including extreme weather. They're also trained by the British Red Cross to work with empathy and support when you need it most.



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**Claims Centres of Excellence**

**Desk experts**

**Field force**

**Technical Claims Service Team**

**Claims innovation**

**Supply chain**

**Claims Service and Relationship Managers**



## Desk experts

Our qualified property surveyors and motor engineers use video calls to collect the information needed to settle your claim quickly - with an aim to do this on the first call with straightforward claims.



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## Field force

Our UK-wide field team have a detailed knowledge of our customers’ policies. So when an incident happens and an inspection is needed, they can use their expertise onsite to make quick decisions, minimising 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 complex injuries, rapid access to specialist technical expertise is vital. Our large-loss claims service aims to resolve even the most complicated cases fast and without fuss.



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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 fraudulent claims, pay genuine claims, and do what’s right for you, your broker and our industry.



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## Supply chain

When a loss occurs, our supply chain managers spring into action – working closely alongside our trusted suppliers to ensure high standards of delivery at competitive costs.



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## Claims Service and Relationship Managers

Our dedicated Claims Service Managers act as a personal gateway to our fully integrated claims service across the globe. Helping to control claims spend to protect our customers’ premiums.

As well as ensuring our claims teams deliver the best possible service, they provide tailored MI and analysis of claims trends and insights, and raise awareness of our claims innovations.



# Fighting insurance fraud together

We all have a role to play to help stop fraudulent claims and keep customer premiums low.

Aviva is leading the UK's industry-wide response to fraud, working closely with regulators and enforcement agencies. While we're tough on fraud, we also look out for our genuine customers. That's why we've put checks in place to make sure our fraud practices don't get in the way when you need us most.

**Report accidents quickly**

**Quality information is key**

**Stay ahead of the fraudsters**





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## Report accidents quickly

It's important to notify us early when an incident occurs, so we can manage the claim effectively. For example, we can collect CCTV evidence before it's lost, speak to witnesses, and maybe help the affected third party if you're at fault.





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## Quality information is key

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 the 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.

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

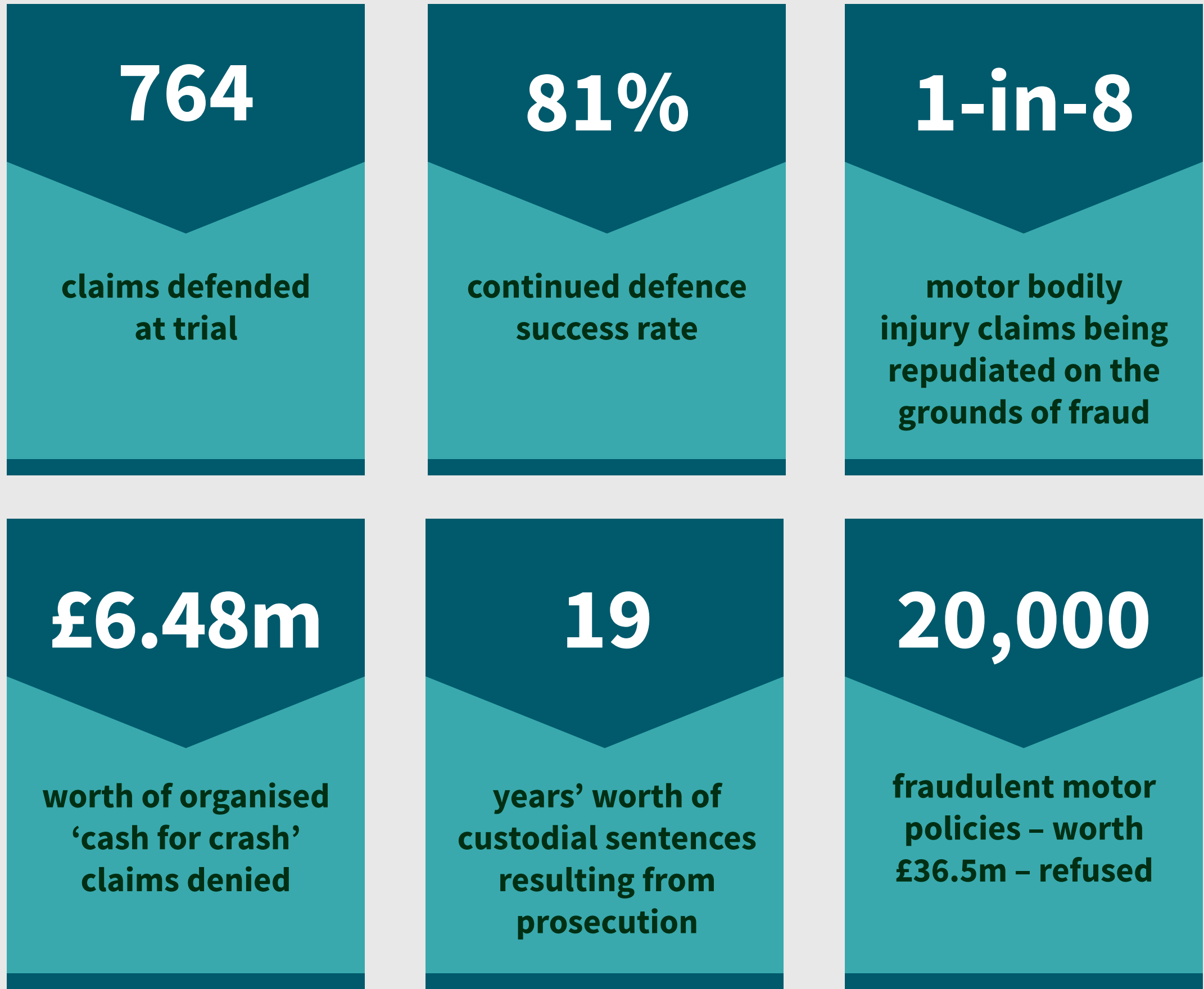
[Learn more](#)





# Our defence excellence

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



\*All figures are for the year 2022.





## Get in touch

To make a claim or speak to one of our claims experts, check your policy document for the best contact details to use. Or your broker can 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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