

# Supporting your claim with evidence

You will likely need to gather some information to support your claim - this helps speed things up and improves your chances of success. Here's what insurers might ask for, depending on the type of claim.

## 1 ACCIDENTAL DAMAGE CLAIMS

- Proof of purchase
- Photos of the damage
- Evidence if it can't be repaired (e.g. repair quote or email)

## 2 THIRD-PARTY PROPERTY DAMAGE CLAIMS

- Photos of the damage
- Repair quotes (at least two if it's a building)
- Item details (make, model, brand)
- Contact information for the affected party

## 3 THEFT CLAIMS

- Police Crime Reference Number and station details
- Photos of forced entry (if required by policy)
- Proof of purchase (make, model, receipt)
- Storage details (e.g. where tools were kept overnight)

## 4 LOST ITEMS

- When and where you last had the item
- Proof of purchase and model details
- Link to a similar replacement item

## 5 INJURY CLAIMS

- Name and contact information of injured person
- Photos or video of injury and scene
- Date you were notified
- Patch test info (for beauty treatments)
- Medical evidence (for serious injuries)

## 6 EMPLOYEE CLAIMS

- Contact details of the claimant
- Timeline and explanation of the issue
- Grievance details and outcomes

## 7 NEGLIGENCE & D&O CLAIMS

- Date of incident and when you were notified
- Client relationship and contract details
- All related correspondence
- Information on any third parties involved
- Check your policy type: claims made vs. claims occurring

## 8 CYBER CLAIMS

- Report to Action Fraud and ICO (with reference numbers)
- Details of the breach and affected systems
- Whether finances were at risk and if the bank was contacted
- Business impact
- All related correspondence

## 9 TRAVEL CLAIMS

- Invoices for travel, hotels, etc.
- Proof of cancellation
- Refund confirmations
- Breakdown of costs claimed
- Confirmation of other insurance

## 10 LANDLORD CLAIMS

- Property address and postcode
- Description of the issue
- Photos (where possible)
- Whether the tenants are vulnerable
- Call the 24/7 emergency line in your policy documents if available

## ALL CLAIMS

- Your name and company name
- Policy number
- VAT registration status (if applicable)

## REPORT A CLAIM

At QMT Commercial, reporting an incident is easy.

For motor claims, call the claims line on **01227 285 540** (option 2). There's no need to call your insurer as our partners at iRevolution Claims will notify them with an initial report on your behalf.

For all other claim types, please inform your insurer's claims team directly.