

SUPPORTING EVIDENCE

when making a claim

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



Reporting a claim

At QMT Commercial, reporting an incident is easy.

For motor claims, call the 24/7 claims line on 01227 285 540 (option 2). Our partners at iRevolution Claims will notify your insurer with an initial report.

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

All claims

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

Employee claims

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

Injury claims

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

Theft claims

- Police Crime Reference No / station details
- Photos of forced entry (if required by policy)
- Proof of purchase (make, model, receipt)
- Storage details (e.g. where tools were kept)

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

Travel claims

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

Third party property 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

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

Accidental damage claims

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

Lost items

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

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: claims made vs. claims occurring

