

# Storm Claims Advice

Having the right information to hand when making a claim can significantly reduce the time it takes to process it. Below are some questions that can help you and your claims advisor, that the insurer will need to know.

## Questions we'll ask

## Guide to information we'll need

What's happened?	You'll need to provide full details of what's happened
When did the damage happen and how are you sure it happened on that date?	We'll need dates of when the damage occurred and if there were any adverse weather conditions at the time.
Can you describe the damage caused?	What does the damage look like? Are any photos of the damage available?
Is the damage to the roof of the property?	What type of roof construction is it? How many tiles or slates are damaged? Were there any previous problems with the roof or have any repairs been carried out recently?
Do any emergency repairs need to be carried out?	If yes, we can arrange for emergency repairs to be completed.
Have any of the repairs been carried out already? Or have estimates been obtained?	We'll need copies of any estimates or receipts for work that has already been carried out.
If residential – how many people live at the property, including pets?	We need to know the number of people and animals that are impacted.
Were the premises occupied at the time of loss?	If no, when was the property last occupied, why was no one there?
Are the residents able to stay in the building?	If the property isn't habitable, we need to know if people are staying with family or friends or if we need to arrange alternative accommodation.
If business – how many staff work there?	We need to know how many staff are affected.
Is the business still able to trade?	If no, why not?
Are there any other local premises?	Does the customer have other premises that they can trade from?
Is the business VAT registered?	If yes, we'll need the VAT number

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