

What to do if you need to make a property claim

QBE

Introduction

We’re proud of our record for handling claims rapidly, efficiently, and fairly.

Our first priority is always minimising the impact a claim will have on your business. When it comes to claims, we’re happy for you to judge us, not on what we say, but on what we do.

Reporting a claim

Please ensure the prompt notification of claims, as the sooner a claim is reported the quicker we can begin to deal with it.



What information do you need to provide?

Report a claim to QBE as soon as possible.

- Take all practical measures to preserve damaged property for inspection.
- Take all practical measures to prevent or minimise further loss or damage.
- Notify the police of property lost, stolen or wilfully damaged.
- Maintain a detailed description of the full extent of any damage – photographic and/or video evidence can be useful components of the claim documentation.
- Identify any third party or parties that may be responsible for causing the damage and where possible preserve any evidence that will assist with any action to recover insured and uninsured losses.
- Prepare a detailed schedule of costs associated with repair or replacement of the damaged property supported by written estimates and original purchase invoices.
- Do not dispose of any salvage without the approval of QBE.

Method	Details
E-mail	**qbenewpropclaims@uk.qbe.com**
Telephone	**0800 085 3187 (24 Hours)**



Notifying incidents early

Where an incident has arisen that may give rise to a claim, notification should be made to QBE as quickly as possible in order to comply with policy notification conditions and allow us to review and advise on policy cover.

What happens next?

Once we have received and reviewed your claim, we will contact you to advise next steps. In some circumstances, we may appoint a loss adjuster to visit the location of loss and help with the assessment of the claim.

Complex claims

Our complex claims team will handle and closely monitor any large or complex claims submitted. The complex claims team will keep you regularly updated on the progress of these claims, including any potential litigation or large reserve movements within the reported claim.

Working for a better world



At QBE, we believe in seeking, securing, and nurturing sustainable partnerships in everything we do. And that focus is not limited to commercial concerns. It's also reflected in how we invest our premiums and support the communities in which we operate.



Premiums4Good

Like all insurers, QBE invests customers' premiums until they're needed to pay claims.

Not afraid to do things a little differently, our ground-breaking initiative, Premiums4Good, diverts a portion of our customer's premium to impact investments that deliver an environmental or social impact or return.

These investments make a real and sustainable difference to communities around the world, benefiting causes such as reducing homelessness, renewable energy, improving chances for foster children and agricultural productivity. Our customers have embraced this approach.

For more information about Premiums4Good, please visit: **qbe.com/premiums4good**

QBE Foundation

We want to help find solutions to the problems of tomorrow, but we also want to tackle those the world is facing today. That's why we established the QBE Foundation to direct our charitable efforts to the most pressing issues.

Through the Foundation, we want to establish long-term partnerships, supported by education and awareness around risks, to improve the resilience and preparedness of our communities so they are better equipped to protect themselves.

We want to help create strong, resilient, and inclusive communities, by focusing investment and efforts on two key areas where we believe we can have the greatest impact: climate resilience and inclusion.

Since launching the QBE Foundation in 2011, alongside our employees, QBE in Europe has donated more than £10 million to worthy causes.

Premiums4Good™

QBE Foundation

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