



Commercial Property claims.

Property claims handled with **clarity**,
consistency, and the **specialist**
expertise you can rely on.



Expert people, empowered to deliver the right outcome.

We do everything we can to help your customers recover quickly when property damage occurs. Restoring more than property – restoring peace of mind. Our nominated handlers, supported by our in-house Loss Adjusting Team, guide customers through every stage of the claim, providing clarity and reassurance. Working alongside our trusted repair and restoration partners, we ensure properties are made safe and restored as quickly as possible.



With you at every stage of a claim.

Before:

We prepare, so you're in a stronger position.

- Our Claims Account Management team brings together experienced insurance professionals focused on delivering a claims service that fits your customers' business.
- We can help protect businesses through expert risk consulting, identifying and reducing property risks such as fire, flood and escape of water before damage occurs. You'll also have access to Risk Assist, offering practical templates, e-learning and business continuity planning tools.
- Before and during your claim, our counter-fraud specialists use advanced technology, analytics, and industry insight to help protect your customers' businesses and reputations, supporting better control over claims costs and premiums.

When:

Fast mobilisation. Clear ownership. Expert handling.

- Easy claims notification to UK claims teams by phone, email or our 24/7 online claims portal.
- Swift settlement for claims under £5,000, with payments made within 3 working days of receiving estimates and supporting information, via fast-track settlement (subject to policy coverage).
- Our in-house Loss Adjusting team makes contact within 4 hours and visits within 3 days, with faster response times in emergency situations.
- We work with a nationwide network of trusted restoration and repair specialists, ensuring quick attendance, high-quality workmanship, and efficient recovery for business premises across the UK.

After:

Our relationship doesn't end when the claim closes.

- We will attempt to pursue recovery from responsible third parties wherever possible – and when successful, customers may have their excesses refunded.
- Where possible, we use claims insights and lessons learned to help your customers reduce the risk of recurrence.
- We can provide meaningful MI and reporting aligned to your customers' risk management needs.

Expertise that sets us apart.

Loss Adjusting team designed for property claims.

Our in-house Loss Adjusting team delivers rapid, expert support when it matters most. We make initial contact within four hours and conduct site visits within 72 hours—or the same day for urgent cases, where possible. Expert on-site assessment, rapid decisions and clear direction help keep claims moving and businesses operating, supporting the insured's relationships with their customers.



Track and manage claims whenever you need to with our online portal.

Submit, track and manage Property and Motor claims from one platform - with real-time updates and direct access to UK claims handlers via Live Chat.

[Sign in or create an account](#)

91%

of brokers agree that it's easy to make a claim with Intact Insurance.

98%

of brokers agree that Intact Insurance provides the expertise needed to resolve claims smoothly and successfully.

Source: Broker Voice survey 2025

What next?

[Find out more about Commercial Property claims](#)



24/7 emergency helpline: 0345 300 4006

Open 24 hours, 7 days a week

Our Claims Charter sets out what brokers and customers can expect from us. These are the standards we hold ourselves to when it matters most.

[Read our Claims Charter](#)