



Common reasons for repudiation

Flat roofs and disclosure

Making claims clear





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At AXA, we want to make dealing with us simple and trouble free, so you can get back on your feet as soon as possible after a loss.

We know the last thing you need when you make a claim is to find any surprises in your policy conditions or get tied up in legal language.

We've put this guide together to help you understand the conditions and requirements of your policy, how you can help us handle your claim quickly, and what you can expect from us during the claims process.



Flat roofs and disclosure



Why does this matter?

The type of roof you have can make a big difference to your buildings cover. A flat roof can mean you're more exposed to weather damage: rain and ice tend to pool on the surface, increasing the risk of leaks and damage.

You must tell us if you have a flat roof, even if it's only on part of your building. It's part of your legal duty to provide full and accurate information about your property when you take out insurance.

If you don't disclose this to us, it could mean your claim won't be paid. In extreme cases, we might have to cancel your policy as well.



Flat roofs and disclosure

What we need to know

If your property has a flat roof, we need to know how it's made. For example, we'll need to know whether it's concrete, felt on concrete or felt on timber, or another construction.

Each type of construction has different issues. For example, concrete roofs have a higher risk of cracking, while felt roofs can develop air pockets between layers, which can let water in and increase the risk of leaks.

We also need to know how much of the roof on your building is flat – all of it, or only a small area. This information will help us to assess the risks involved and could affect the premium.

What you need to do

Depending on how it's built, a flat roof may need more regular maintenance than a pitched roof to make sure it's safe and that water can drain away.

You might have a flat roof condition in your policy that requires you to carry out regular roof inspections. This means the roof must be inspected by a competent roofing contractor and you must implement any recommendations they make.

If there is a flat roof condition, we'll need to see proof that you've complied with it when you make a claim.



What you need to tell us when you claim

It's vital that you let us know as soon as possible if there's a leak or damage to your roof, and give us as much information as you can.

This will help to speed up your claim so you can recover quickly.

Please have answers to as many of these questions as possible when you call:

- What kind of damage has been caused, and how bad is it – has any water ingress affected multiple rooms, has a temporary repair been carried out?
- What caused the damage?
- Is all of your roof damaged or only part of it?
- Is the property occupied and, if not, when was it last occupied?
- If it's a block of flats, how many properties are affected? Is there someone who has authority to discuss claims on behalf of all occupants?
- Do you have an estimate for the repairs? If so, please let us know.
- If you run a business from the property, will the damage mean that you won't be able to trade?
- If the property is residential, can the occupiers still live there, or have they had to move elsewhere?
- Was any work done in the area in the days or weeks before it happened? If a neighbour or contractor caused the damage, we might be able to recover costs from them, which will make life easier for you.



What can you expect from us?



Depending on the level of damage and the information you give us, we may:

- Ask you to get an estimate (if you don't already have one)
- Agree to the cost of repairs without an estimate if they are small and simple
- Ask one of our surveyors or loss adjusters to visit you to assess the damage and talk through the claim process
- Pay for alternative accommodation or loss of rent, if the property is uninhabitable and you have this cover included in your policy.



What next?

If you have any questions about this document, please get in touch with your usual AXA contact or your insurance broker.





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