FREE POLICYHOLDER RESOURCE

# Business Interruption & Commercial Claim Pack

The documentation businesses need to quantify and substantiate a property damage and business interruption claim — built to withstand insurer and forensic accountant scrutiny.

## Policy and cover

- [ ] Policy schedule, wording, endorsements and broker record of advice.
- [ ] Sums insured, indemnity period and any declared or estimated turnover basis.
- [ ] Extensions in force: public utilities, supplier/customer, denial of access, SASRIA.

## Loss and damage evidence

- [ ] Dated photographs and video of plant, stock, buildings and services affected.
- [ ] Asset register and fixed asset schedule with acquisition dates and values.
- [ ] Stock records: WIP, raw materials, finished goods, spoilage and salvage.
- [ ] Engineering reports on plant, machinery, electrical and structural damage.

## Financial substantiation

- [ ] Audited financials for the preceding three years.
- [ ] Monthly management accounts — 12 months pre-loss and full indemnity period.
- [ ] Turnover, gross profit and standing charges analysis.
- [ ] Payroll records, overtime and temporary labour costs.
- [ ] Increased cost of working: hire, subcontracting, expediting, temporary premises.
- [ ] Orders lost, cancelled contracts and customer correspondence.

## Mitigation and reinstatement

- [ ] Steps taken to reduce the loss, with supporting invoices.
- [ ] Reinstatement programme, contractor quotes and progress valuations.
- [ ] Regulatory, municipal or compliance costs triggered by reinstatement.

## How NKH prepares the claim

Senior claims consultants and ECSA-registered engineers prepare the scope, causation and quantum, then present and negotiate the claim on your behalf — a single accountable point of contact from notification to settlement.