

Claim Documentation Checklist

Organise the facts before asking for a review.

Educational resource | September 2026

01 / THE ESSENTIAL RECORD

- ☐ Policy schedule, full wording and applicable endorsements.
- ☐ Claim reference, incident date and insurer / TPA correspondence.
- ☐ Written rejection, query or settlement explanation, if available.

02 / YOUR TIMELINE

- ☐ List the incident, notification, submissions and response dates.
- ☐ Record documents already supplied and retain acknowledgements.
- ☐ Separate pending questions from issues already answered.

03 / SUPPORTING EVIDENCE

- ☐ Collect records relevant to the specific type of claim.
- ☐ Medical: available reports, discharge summary, bills and receipts.
- ☐ Property / business: loss records, photos and surveyor communication.

04 / BEFORE SHARING

- ☐ Check documents are readable, complete and consistently labelled.
- ☐ Keep originals safe; do not change facts or recreate missing evidence.
- ☐ Ask for a secure sharing method and send only necessary information.

General checklist only. Requirements vary by policy, insurer and claim. This is not a guarantee of cover or settlement.