

CLAIMS PROCESS

The Australian insurance market is highly competitive with a wide choice of insurance products and services. Whilst all insurance companies compete and operate differently, the universal steps may assist consumers who hold a valid insurance policy to understand the generic steps involved in the insurance claims process.

You should confirm with your insurer, at the time of making a claim, what your insurance company's specific claims process is.

1



SAFETY FIRST

Damaged buildings can be very dangerous. Heed the advice of emergency services personnel regarding access to the property and the general area. If the property is not safe, do not re-enter. Make sure you, your family or your colleagues remain safe at all times.

2



MINIMISE YOUR LOSS

Apart from it being the sensible thing to do, many policies require you to take reasonable steps to prevent further loss. **If it is safe to do so**, you should take steps to minimise your loss without delay. This could include temporary repairs, or moving possessions from a damaged part of a property to an undamaged room.

3



CONTACT YOUR INSURANCE COMPANY OR BROKER

To make a claim call your insurance company or your broker. Claims hotlines for insurers are listed on the next page. If you have lost your policy documents don't worry, your insurer will be able to identify you. If you don't know who your insurer is, you can call the industry hotline 1800 734 621 and a search will be conducted for the insurer that holds your details.

4



MAKE A LIST OF THE DAMAGE & CLEANUP

It can be hard to remember all items lost, but a list will help your insurer to process the claim quickly. Be prepared to work with the assessor on a more detailed list when the time comes. Damaged or soiled items that might be a health hazard can be removed to a safe area, or disposed of after being photographed. Check with your insurer first.

5



WORK WITH THE INSURANCE ASSESSOR OR BUILDER

Most claims involve a visit from an assessor or builder assigned by your insurer. The assessors task is to examine the loss, its value and circumstances, and then report back to your insurer who will make a decision on the claim. In some circumstances specialist examinations may be required by engineers or other experts.

6



QUOTES & SCOPE OF WORKS

Building professionals will typically be organised by your insurer to scope and quote for the repair work. Under some policies you may be asked to secure your own quotes from tradespeople for the insurer to consider. Work with your insurer to reach agreement on the scope of works to be carried out.

7



REPAIRS, REBUILDS, REPLACEMENTS AND CASH SETTLEMENTS

Once quotes and scopes of work have been finalised, start dates for repairs can be agreed. Insurers will typically prioritise those most in need during large disaster. In some circumstances you can consider a cash settlement, the value of which will typically be for the value that the insurers own builder could complete the work for.

8



QUESTIONS, CONCERNS, DISPUTES

If you have questions about your claim you should first speak with your insurer. If you have further questions you can contact the industry hotline on 1800 734 621. Formal disputes, once launched, are managed under the industry code of practice available at www.codeofpractice.com.au

CLAIMS NUMBERS

Contacting your insurer or your broker is one of the most important steps to recovering from an event. Below are the claims numbers for companies who work with the Insurance Council of Australia. If you purchased your policy through a broker, call them first to have them lodge and manage your claim for you.

If you cant find or recall your insurer you can call the industry hotline on 1800 734 621 for assistance.

| | | | |
|-------------------|--------------|------------------------|--------------|
| AIOI | 1300 658 027 | Allianz | 13 10 00 |
| APIA | 13 50 50 | Assetinsure | 02 9251 8055 |
| Budget | 1300 139 591 | Bingle | 1300 735 640 |
| Calliden | 1300 002 255 | Catholic Church | 1800 011 028 |
| Calibre | 1300 306 226 | CGU | 13 24 81 |
| CIL | 1800 112 481 | Coles | 1300 265 374 |
| Commlnsure | 13 24 23 | Defence Homes | 1300 552 662 |
| Elders | 13 56 22 | GIO | 13 10 10 |
| ING | 1800 619 495 | Lloyd's | 02 8298 0783 |
| Lumley | 02 9248 1111 | NRMA | 13 21 32 |
| QBE | 13 37 23 | Progressive | 1800 776 473 |
| RAA | 08 8202 4575 | RAC | 13 17 03 |
| RACQ | 13 19 05 | RACT | 13 27 22 |
| RACV | 13 72 28 | Real | 13 19 48 |
| SGIC | 13 32 33 | SGIO | 13 32 33 |
| Shannons | 13 46 46 | Suncorp | 13 11 55 |
| Swann | 1300 307 926 | Terri Sheer | 1800 804 016 |
| TIO | 13 18 46 | Vero | 13 18 13 |
| Westpac | 1300 369 989 | WFI | 1300 934 934 |
| Woolworths | 1300 101 234 | Zurich | 13 26 87 |
| Youi | 13 96 84 | | |
| | 1300 250 748 | | |



1800 734 621

Who we are

The Insurance Council of Australia (ICA) represents the general insurance industry in Australia.

Following a disaster, the ICA's Risk and Disaster team will be on the ground in your area, assisting with the industry's response.

If you need to speak with us at any point during your claim, please call the 24-hour dedicated catastrophe hotline: **1800 734 621**.

Online resources

Visit www.disasters.org.au to learn more about specific disasters that involve the general insurance industry.

Visit www.understandinsurance.com.au to learn more about how insurance in Australia works.

Visit www.insurancecouncil.com.au for information on what the insurance industry is working on to improve the Australian economy and the lives of individuals.

Disclaimer

The information in this document provides general information and guidance with respect to general insurance, the general insurance industry and disasters. You should not use the information in this document to replace advice by a qualified insurance or financial advisor.



If you have been given this booklet then it's likely that you have been affected by a disaster. The good news is that the general insurance industry in Australia is experienced in helping individuals, businesses and communities get back on their feet as quickly as possible. This booklet sets out the steps involved in an insurance claim and points to other useful resources. For the latest information, visit www.disasters.org.au.