

# Home Insurance Claims

It is absolutely necessary that you advise us about a claim or potential claim as soon as reasonably practicable, if not immediately so that we can notify your insurer. We will advise you on policy coverage and assist you with the claims process.

## Why Timely Notification Matters

Prompt notification to your insurer helps ensure:

- you do not prejudice your rights under the policy
- the claim process proceeds smoothly and efficiently as compared to often problematic late claims
- you do not prejudice the insurers rights under the policy
- the insurer can conduct a proper assessment and determine policy response
- emergency repairs can be arranged quickly
- repairs, replacements or settlements are completed faster

## Requirements

- Take reasonable steps to prevent further loss or damage
- Record details of the incident (date, time, and what happened)
- Clear images / photos of the damage
- Police Report Number (for criminal loss or damage)
- A list of the damaged or stolen items  
*... do not dispose of damaged items or subject them to further damage*
- Proof of ownership (images, receipts, manufacturer's manuals, etc.)
- Emergency repair receipts
- Repair quotes where repairs are suitable -  
*... do not authorise repairs without the Insurer's consent*
- Replacement quotes where repairs cannot be effected  
*... do not purchase replacements without the Insurer's consent*
- Complete a claim form or electronically lodge a claim; we'll let you know which

## Important Reminders

- Take reasonable steps to prevent further damage
- Contact us as soon as practical after an incident occurs
- Avoid authorising repairs before receiving insurer approval

## Note

Specific claim requirements may vary depending on your policy type and insurer. We'll provide tailored guidance based on the particular circumstances. If you have any questions about the claims process or need assistance at any stage, do not hesitate to contact us.

### General Advice Warning

This advice is general in nature and does not replicate the terms, conditions, or exclusions of any policy whether mentioned in this advice or not. When determining indemnity available for a claim, the terms, conditions and exclusions of the applicable PDS/Policy will prevail.