Making a Claim

When you need to make a claim on your insurance policy;

Contact Us Immediately
As soon as you become aware of an event, incident, loss, damage, theft or potential liability, any of which may lead to a claim, contact us. Early notification helps us:

- assist you more effectively
- to preserve your rights and the insurer's rights under the policy
- ensure compliance with claims conditions (see also Claims Made Policies below)
- guide you through the initial steps

Some Policies are "Claims Made & Notified" Policies
Certain policies such as Cyber, Directors & Officers, Malpractice, Management Liability, Business Practices Protection, Statutory Liability and Professional Indemnity are Claims Made and Notified policies.

Under these policies you must
- notify the insurer about actual or potential claims as soon as reasonably practical, and
- make that notification before the expiry date of your policy

If you wait until after the expiry date to notify the insurer your claim will very likely be declined. Contact us as soon as you become aware of a claim or potential claim against you, an inquiry or investigation, or aware of a fact, matter, and or circumstance that could give rise to a future claim against you.

Provide Initial Details
When you contact us, be prepared to share:
- date, time, and location of the incident
- brief description of what happened and any immediate actions you've taken
- contact details for any other parties involved

Document Everything to Support Your Claim
- take photographs of damage and the incident scene
- keep all receipts for emergency repairs or expenses
- obtain contact details of witnesses
- keep a record of all conversations and correspondence
- don't dispose of damaged items until the insurer has assessed them

Completing Claim Forms
We'll provide you with the necessary claim forms, which typically require:
- detailed description of the incident
- information about the loss or damage, facts, matters or circumstances
- supporting documentation (quotes, receipts, police report number if applicable)
- any other evidence relevant to your claim

Online Claims Lodgement
Some claims can be lodged online directly with the insurer. If this is available we'll let you know and provide you with the necessary links.

Our Role in Your Claim
- we will keep you informed about the progress of your claim in a timely manner
- notify you of the insurer's response as soon as reasonably practical
- advise you when the insurer offers a settlement and seek your instructions before agreeing
- act as your advocate in the unlikely event a claim is unreasonably denied or reduced

Important Reminders
- be truthful and accurate in all information you provide
- do not admit liability to other parties without the consent of your insurer (we'll tell you if consent has been given)
- keep us informed of any developments or new information and respond promptly to requests from us or the insurer

General Advice Warning
Specific claim requirements may vary depending on your policy type and insurer. We'll provide tailored guidance based on the particular circumstances. 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.