

Claims Procedures

Property Damage Claims

Minor damage – small scale damages, no possibility of further loss occurring

- first priority is to make the area safe and remove the exposure for any further loss to people or property
- Contact your preferred repairer for the trade required (i.e vandalised door – locksmith)
- Have photos taken prior to the repair being conducted (by mobile phone will suffice)
- Ensure repairer provides detailed invoice for materials and labour and references the cause of damage and date of loss on the invoice for repair
- Submit repair invoice and claim form to broker by email or post. Claim may be able to be lodged directly with the Insurer by telephone, removing the need for a manual claim form. Refer to '[claims contacts](#)' on CIS website here for details

Medium Damage – potential for further damage or injury to occur / multiple trades or builder required to repair damage

- first priority is to make the area safe and remove the exposure for any further loss to people or property
- contact broker to report loss immediately, if outside of working hours, call insurer directly on the number provided on [CIS website](#)
- if insurer or broker not available, call Crawfords loss adjustors on 1300 135 790 and emergency repairs can be authorised on the insurers behalf
- the insurer will appoint a panel builder of their choice to review and report on the proposed repair costs. At this stage you have the right to also nominate a builder of your preference to quote on repair and submit estimate to the insurer.
- The broker will report on progress of the claim once lodged and advise whether a loss adjustor has been appointed
- The loss adjustor is your primary point of contact for the claim and all ongoing correspondence
- Engage your broker if you are having any concerns with the progress of the claim or the detail within the correspondence received from the loss adjustor or insurer

Large Scale Damage – large scale loss or serious bodily injury / building company required to repair damage

- First priority is to make the area as safe as possible and remove the exposure for any further loss to people or property
- Do not interact with the media in any way
- If police are present or make contact , request that your right for legal representation prior to any line of questioning is provided
- contact your preferred legal representative - if none available, contact your insurance broker who will advise of the legal providers and policy response of your appointed insurer
- take detailed notes of all circumstances surrounding the claim including names and contact details of any witnesses
- your insurer will appoint a loss adjustor. This loss adjustor will be your primary contact for all claims correspondence
- Engage your broker if you are having any concerns with the progress of the claim or the detail within the correspondence received from the loss adjustor or insurer

Public and Products Liability Claims

- If personal injury has occurred, ensure appropriate medical treatment is sought

- If property damage has occurred, ensure the area is safe and secure and cease the operation which has led to the damage

- Do not admit liability of any form in the event of an accident or potential claim

- Ensure all details are captured of the event which has occurred. Refer to our [claim forms here](#) for an example document to use as a reference

- Take photographs of any damage if present

- Gather all details of witnesses

- submit claim details and all information noted above to your broker via claim form (email or post)

- Forward any subsequent notification you may receive (i.e letter of intent) to your broker

-Written notice must be received of a third parties intent to pursue compensation for damages to people or property for the insurance policy to respond

Motor Vehicle Claims

- After accident, move vehicles off the road and away from the potential danger of another accident. **DO NOT STAND ON THE ROAD OR INBETWEEN BOTH VEHICLES. Move as far away from the road as possible**

- Check with all parties that no injuries are apparent, if any injury is apparent request an ambulance using the '000' service.

- **do not admit liability of any form.** Simply state that you have vehicle insurance in place and your insurer will deal with the other party regarding all matters of liability. You do not have the right to waive your insurer's rights by admitting liability prior to your insurer reviewing the claim details

- if drivers are fit for conversation, take the details of each others licence (mobile phone photograph is suggested)

- take the details of the other vehicle, importantly the registration number

- take the contact phone number of the other party, request to test the phone number while you are both present to ensure you have correctly noted the number

- contact the police to report the accident

- contact your insurer to lodge the claim by telephone, allowing you to provide details while they are current

- if the vehicle is not roadworthy, arrange for a tow truck to remove the vehicle to their towing yard or a preferred repairer of your choice. If you have phoned your insurer as per the step above, the insurer will arrange this on your behalf

- if the vehicle is still roadworthy, take the vehicle to your preferred repairer and have 1 quote for repairs conducted.

- forward this quote for repair to your broker

- the broker or insurer will contact you to confirm repairs have been authorised and provide instruction on how to pay any excess due