

Making a Claim

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

1. 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" Policies

Under a Claims Made" policy you must notify the insurer about claims or potential claims against you before the policy expiry date for cover to apply and avoid a claim being declined.

Professional Indemnity, Medical Malpractice, Directors & Officers, Management Liability, Business Practices and Cyber Insurance are some of the more common Claims Made Policies.

If you fail to notify your insurer before the policy expiry date, then a claim made after the policy expiry date will be declined even if the policy has been renewed with the same insurer. If you change insurers, the new insurer will decline any claim or matter that you knew about and should have reported to the previous insurer.

2. 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

3. Document Everything to Support Your Claim

- Take photographs of damage or 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

4. Complete 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

5. 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
- Act as your advocate if the claim is unreasonably denied or reduced
- Advise you if the insurer seeks to negotiate a settlement
- Seek your instructions before agreeing to any settlement or compromise

6. Important Reminders

- Be truthful and accurate in all information you provide
- Don't admit liability to other parties without consulting us or your insurer first
- Keep us informed of any developments or additional information
- Respond promptly to requests from us or the insurer
- Seek our advice before agreeing to any settlements or making commitments

Questions?

If you have any questions about the claims process or need assistance at any stage, please don't hesitate to contact us. We're here to support you throughout the entire process.

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

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.