



PRACTICAL TIPS AND GUIDELINES FOR INCIDENTS/ CLAIMS

Below are some practical tips/guidelines that the Insured can follow once an incident arises, which may give rise to a claim.

Industrial Special Risks: Practical Tips

- If the loss involves theft or loss of property, the police must be advised and a police report obtained.
- If the loss involves water damage to carpet, immediately telephone a carpet firm to have the carpet dried, stretched and/or lifted.
- If the carpet has shrunk to the extent that it cannot be re-laid, obtain two quotes for its replacement.
- Obtain at least two quotes regarding the loss, retain colour photographs evidencing the damage and take any reasonable steps to minimise any further loss.
- For any claims exceeding \$3,000, a loss adjuster may be appointed by your insurer.
- Report claim to insurance brokers as soon as practicable to enable prompt lodgement of the claim with your insurer.

Motor Claims: Practical Tips

- If an accident occurs, exchange names, addresses, registration numbers and obtain the third party's insurance company details.
- Note the location of the accident, time, date, road and weather conditions, including names and addresses of any witnesses.
- The police should be advised if appropriate and required by law.
- Retain details of the police station, reporting officer as well as police event number.
- If the loss involves a third party, do not admit liability for the loss.
- Report to insurer as soon as practicable.

Liability: Practical Tips

- Complete a detailed incident report containing the third party's name, date and time of loss as well as a full description of the loss. Include any relevant photographs and supporting documentation detailing the loss.
- Do not give an interview or make any statements to a loss adjuster or other person investigating any incident unless such person is acting on behalf of your insurer.
- Do not reply to any letters of demand (other than an acknowledgment of receipt of the correspondence) and/or to any Court proceedings. Forward same immediately to your insurance broker for provision to your insurer.
- A claim for damages involving a child may be made after many years after the incident, keep incident reports and records in a safe place.
- Do not admit liability regarding the incident that may give rise to a claim against you.

Should any circumstances arise which may result in a claim, you must immediately notify your insurance broker as any delay in notifying the insurer may result in your insurer refusing to accept your claim.

General Advice Warning – the information in the above article is intended as a guide only and should not be relied upon without consulting your relevant insurance policy wording and conditions or conversely seeking professional advice from either your insurance broker or insurer regarding a claim or potential loss. Failure to adhere to this warning could result in a denial of a claim or potential loss or a reduction in settlement of a claim or potential loss.