

Step 1

Call Us

If you need to lodge a claim, our friendly claims team are here to help take care of you. Please have your policy number on hand.

📞 1300 249 268

Monday – Friday, 8am – 6pm AEST

Alternatively, you can email us:
claims@bizcover.com.au

Step 2

Claims

You will need to complete a claim form (available on our website at <https://www.bizcover.com.au> or we can email you a copy). We can take you through the form if you need assistance.

Once we receive your completed claim form, we will promptly lodge the claim with your insurer.

Your insurer may nevertheless still require additional information to properly understand the claim. We will let you know if that is the case and provide you with guidance and clarification.

Step 3

Assessment


Assessment of the claim by your insurer begins as soon as your claim form and supporting documents are received. Generally, it takes 5-10 business days for a claim to be assessed, however the length of time can vary depending on the circumstances of the claim and how quickly we receive everything required. Your dedicated BizCover claims advisor will keep you, or your representative, updated of the progress of your claim.

Step 4

Determination

We will promptly let you know of your insurer's decision on coverage for your claim. Any resulting payments will be made by your insurer and we will actively pursue them to ensure you receive payments as soon as possible.





While we will do everything we can to assist you with your claim, please understand that:

- You will not need to deal directly with your insurer. To take the stress out of the process, we do that for you.
- Ultimately, your insurer determines your claim (although, we do everything we can to ensure that determination happens as quickly as possible).
- You must not admit guilt or liability to anyone, offer, agree or promise to settle any claim without prior consent from your insurer.
- Following a loss, you should not carry out or authorise any repairs or arrange replacement of any property without the consent of your insurer.
- We cannot respond to hypothetical scenarios. Each claim depends on its individual circumstances and the insurer's decision on how the policy is to apply to those circumstances.
- Claims determination requires information, documentation and evidence. We will help you in meeting these requirements, but the claims process can take time (even with our proactive follow ups!).



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