

Making a claim

March 2022

1 Mitigating Loss

- Take all the reasonable steps to prevent further loss, damage, or liability
- Notify the police as soon as possible if any of your property is lost, stolen, maliciously or intentionally damaged
- If you have a smart phone, take photos of any damage to your property that would assist with the assessment of your claim

Do not

- ✗ Admit guilt, fault or liability (except where required by law)
- ✗ Offer or negotiate to pay a claim
- ✗ Approve any repairs or arrange replacements other than emergency repairs that may be necessary to minimise or prevent further loss or damage
- ✗ Dispose of any damaged property

2 Notifying of a claim or potential claim

Make sure you notify your insurer of a claim or potential claim as soon as reasonably practical. You can do this by completing a claim form which is available [here](#).

To avoid delays in processing your claim, try to provide a detailed description of the circumstances and any supporting documents such as:

- Any written demands you may have received
- Documents relating to the claim e.g. photographs, emails, tax invoices
- Quotes for repair or replacement of the damaged property
- Proof of purchase/ownership e.g. photos and purchase invoices
- Police report

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

Your insurer may still require additional information to understand your claim properly. We will let you know if that is the case and provide you with guidance on what other details may be required.

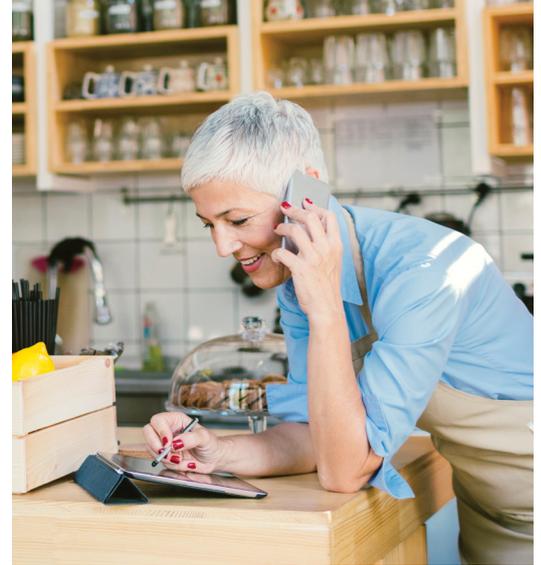
3 Assessing the claim

The assessment process of your claim begins as soon as your claim form and supporting documents are received by your insurer. Generally, it takes about 5-10 business days for a claim to be assessed, however the length of time can vary.

This can depend on things like 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.

4 Determination

We will let you know the outcome of your insurer's decision about your claim, as well as any resulting payments that will be made by your insurer. We will actively pursue them to ensure you receive your payments as soon as possible.



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

- You will not have to directly deal 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.
- To help determine a claim information, documentation, and evidence is required. We will help you in meeting these requirements, but the claims process can take time (even with our proactive follow ups!).

bizcover.com.au/claims ☎ 1300 249 268 ✉ claims@bizcover.com.au

bc BizCover

While we remain at all times an agent of the insurer, our claims facilitation service is designed to prompt the insurer to efficiently manage and resolve claims by providing customers with general information and support management in connection with lodging a claim, together with following up on information that needs to be exchanged between the customer and the insurer. However, we do not ourselves manage the claim or determine whether it is covered by the policy and cannot represent the customer in any disputes with the insurer.

BizCover Pty Ltd (ABN 68 127 707 975; AFSL 501769) © 2022 BizCover. BC2167