

INSURANCE CLAIM PROCEDURE

Applicable where the body corporate insurance has been placed through Insurance Aid General Brokers

Claims will be processed via SSKB Gold Coast office or may be sent directly to IAGB from the Claimant or their agent.

Please note that under no circumstances are claims to be forwarded direct to the insurers.

LODGING A CLAIM

- 1) An insurance Incident Report will need to be completed - we have a form which is available for download on our website or the relevant insurance company claim form may also be used. This report should be filled in as accurately as possible with all requested fields completed where applicable.
 - If the claim arises from malicious or criminal activities, the Police must be notified and a copy of the original crime report or crime report number obtained and attached or included with the incident report.
 - If a fusion/motor breakdown claim is made, then a repairer's report must be completed and the original report must be **attached to the incident report**.
 - In the case of electricity or plumbing repairs it is essential the repairer's report contains the following information on the invoice.
 - The Applicant must sign the insurance incident report, i.e. the Lot Owner, the Onsite Manager, or the Community Manager

Plumbing repairs

- i) Nature and cause of leak
- ii) Composition of pipe (gal copper, pvc, etc)
- iii) Procedures undertaken
- iv) Details of charges including hourly rate, number of persons on the job(if more than one in attendance, explain the necessity for the additional person), and details of costs associated with (a) search and find, (b) plumbing repair, (c) reinstatement

Electrical damage (fusion)

- i) Nature and cause of damage (brief explanation)
- ii) What does the motor operate?
- iii) Horse power/kilowatt rating
- iv) Date of purchase (where available/approx)
- v) Age of appliance/motor
- vi) Is it under manufacturer's warranty

2) Invoices and Quotes:

- Should the damage need repairing as a matter of urgency e.g. for security purposes, please ensure that the original invoice is attached to the incident report to ensure prompt payment.
- All invoices must have the appropriate approval authority placed on them. In the event that the claim is lodged by a lot owner (not through the onsite manager), the invoice must be paid by the owner and the original invoice with proof of payment must be attached to the claim form/incident report. Reimbursement to the owner will occur on receipt of payment from the insurers.
- Quotes – as required by the insurers you will to ensure that two quotes are attached to the incident report .
- Should an assessor be appointed and paperwork has been completed, please advise us of the details so we can ensure that a record of this claim is made and we will then be able to follow up the claim.
- SUU/CGU and CHU both recommend using O'Briens Glass for repairs and O'Briens in this instance usually forward all invoices and a claim to the insurer.

3) Notes

- If the Body Corporate insurance policy bears an excess it is the lot owner's responsibility to pay this. It is the Body Corporate's responsibility to meet this excess on common property only.
- Where a lot owner arranges repairs, the lot owner must pay the full amount of the repairer's account in the first instance and send evidence of payment in full.
- The original "paid" invoice is required so that the GST amount of the invoice is reimbursed to the lot owner of the amount received (which is usually the amount of the repairer's invoice less any excess applicable).