

Property Claim Fact Sheet

Partnering with you to protect what matters

Helpful Tips for a Smooth Claims Process

Network Insurance Group, are committed to guiding you through unforeseen losses as your trusted advisor and partner. Our core belief, “Partnering with you to protect what matters,” underscores our unwavering dedication to your well-being. Understanding the correct procedures for making an insurance claim is essential for a seamless experience. This fact sheet outlines a step-by-step process to ensure a smooth and efficient claims journey.

Immediate Steps Following a Loss

Contact Your Insurance Broker First:

In the event of a loss, promptly notify your appointed broker at Network Insurance Group. Your broker will coordinate with our Claims Team. **Contact us on 1300 655 037**

Urgent/Emergency ‘Make Safe’ Repairs

“Make Safe Repairs” are quick, temporary measures to ensure the safety of your property and prevent further damage after an event.

During Business Hours:

Our team is available from 8:30 am to 5:00 pm, Monday to Friday (AEST), to assist with Make Safe Repairs.

After Hours Emergencies:

Johns Lyng Group: Our dedicated repair team can address urgent needs such as water intrusion or securing property after a break-in. **Contact them on 1300 218 992.**

Refer to your latest PDS and Policy Wording for details on Make Safe Repairs, protection of insured property, and minimisation of imminent damage. Additional or permanent repairs will follow our usual claims process. Speak to your broker for more information.

Lodging Your Claim

When lodging a claim, insurance companies typically require the following:

- ◆ **Date and Time of Loss:** When the incident occurred.
- ◆ **Loss Cause:** The cause of damage, e.g., burst pipe, impact damage.
- ◆ **Photos or Videos:** Capture images of the scene and damages.
- ◆ **Police Report:** Required for theft or malicious damage.
- ◆ **Damage Reports:** From technicians, plumbers, etc.
- ◆ **Evidence of Ownership:** e.g. Receipts, invoices, bank statements, manuals, photos, and videos of damaged or lost items.
- ◆ **Third-Party and Witness Information:** Names and contact information.
- ◆ **Receipts and Invoices:** For make safe repair work already completed.

Note: Expert reports may be required to confirm the cause of loss.

Do Not:

- ◆ Approve any repairs, except essential ones to prevent further damage.
- ◆ Dispose of damaged property.
- ◆ Offer compensation or agree to pay damages to other parties.

Documentation/Information Required for Common Claims:

Burst Pipes and Water Leaks:

- ◆ Plumbing Repair Invoice: Showing the cause of damage with a cost breakdown.
- ◆ Water Damage Description: Supporting images required.
- ◆ Confirmation that the cause has been addressed.

Malicious Damage:

- ◆ Police Report Number: Required for all break-in/vandalism claims.

Impact Damage (Vehicle Impact):

- ◆ Responsible Party Information: Name, contact details, and driver registration (if available).

What to Expect Once a Claim is Notified

Review: The insurance company will assess your claim to confirm coverage under your policy.

This may lead to:

1. Repairs:

The insurer will arrange for repairers, builders, or assessors as needed. A builder or loss adjuster will contact you, and repairs can commence if you agree with their assessment. The time to complete repairs depends on the event and availability of repairers and materials.

2. Settlement:

If repairs aren't applicable, or if you prefer to arrange your own, the insurer may cash settle the claim. The settlement amount is based on the most economical repair quote, ensuring a fair and reasonable settlement.

By following these key points and promptly engaging with Network Insurance Group, you can ensure a comprehensive and efficient claims process. We are here to support you every step of the way, reaffirming our commitment to protecting what matters most to you.

Our Recommendation to our clients:

Avoid delays and notify Network Insurance Group immediately. Ensure all documents are directed to our team for the insurer's review.



Visit our website for more information

or call 1300 665 037

Scan the QR or click networksteadfast.com.au