# HOME INSURANCE

**CLAIM REPORT** 



#### **ABOUT YOUR CLAIM**

- Most policies allow for replacement of property with the nearest equivalent available or a cash settlement. Valuation figures and sums insured for jewellery and some other items are not agreed cash settlement amounts. They are maximum limits on the amount which may be claimed. Claims for jewellery and some other items are usually settled by replacement. We will advise you how we will settle your claim.
- We will contact you as quickly as possible about your claim.
- For many claims we will check the circumstances and damage before we authorise and pay for repairs.
- We may appoint a loss adjuster or investigator or contact you for more information.
- Please ensure you answer the GST questions at Q. 5 & Q. 14.

#### **DON'T AUTHORISE REPAIRS YOURSELF**

- If possible, retain any damaged items, as we may need to inspect them before settling your claim.
- If possible, please attach proof of purchase for each item being claimed e.g. receipt, invoice, bank/credit card statement, photo of the items, manual etc.
- Please refer to your policy booklet for more information about how your claim will be handled.
- If you have any questions about your claim, please contact CGU Insurance office on tel 13 24 80 (13 CGU 0).

#### **HOW YOU CAN RESOLVE A DISPUTE WITH US**

Our dispute resolution system is free and works like this:

- 1. Please advise the staff at your CGU Insurance office on 13 24 80 if you are dissatisfied with:
  - our decision on your claim
  - · our handling of your claim
  - the services of our loss adjuster or investigator.
- 2. The staff member will try to resolve the problem.
- If unable to resolve it, the staff member will refer it to the supervisor or manager for attention. A decision concerning your complaint will be made within 15 business days of receipt.
- 4. If this fails to resolve your problem, you may request that the problem be referred to our internal dispute resolution staff. They will investigate the dispute and try to reach a satisfactory outcome with you, normally within 15 business days of the date you requested a referral.
- If you do not accept our decision, you may take the problem to the Australian Financial Complaints Authority (AFCA), for an independent investigation. The AFCA can assist with private consumer and some small business type claims.

The telephone number for the Australian Financial Complaints Authority is 1800 931 678.

More detailed information about this process is available from your CGU Insurance office.



## HOME INSURANCE CLAIM REPORT

For Loss, Theft, Fire, Glass, Impact and Other Damage Claims.

This form is for making claims for lost, stolen or damaged property. If your claim is for a motor vehicle, personal injury or illness or machinery, or if it is a claim on a travel policy, you need a different form. Ask our agent, your broker or your CGU Insurance office for the right one.

Please answer all questions. This will help us process your claim quickly.

If you need more space to answer any of the questions, please use a separate sheet of paper. Any attachments will form part of this claim report and the declaration will include them.

1.	Policy number (from your schedule)	Office use only						
		XS AD						
	Expiry date							
		LE MP Cause						
2.	Insured (surname, company, partnership)							
	Given name(s) of insured							
	Contact person (for company or partnership claims)							
3.	Address							
		Postcode						
4.	Private telephone no. Business telephone no.	Facsimile no.						
	Email address							
5.	Are you registered for GST purposes?							
	No Yes What is your ABN?							
	Have you claimed or do you intend to claim an input tax credit on the GST applicable to this policy?							
	No Yes Is the amount claimed or intended to No Yes be claimed less than 100% of the GST	Specify the percentage % amount claimed or intended						
	applicable to the premium?	to be claimed						
	Are you entitled to claim an input tax credit for repairs or replacement of the damaged item(s)?							
	No Yes Is the amount claimable less than 100%? No Yes	Specify the percentage claimable %						
6	When did the loss, theft or damage happen?							
٠.	DDD/MM/YY Time a.m. p.m.							
7.	Please describe what happened.							

8. Address where lo	ss, theft or damage happened					
				Postcode		
Are you the only o	occupier of your premises?					
Yes No	If No, give details					
0 \0,0						
	the loss, theft or damage?					
Name of person		Date				
			Time	a.m.	p.m.	
	o is responsible for the loss or theft of, or da					
No Yes	Name(s), address(es) and any other info	ormation about the person(s) resp	oonsible			
<b>11.</b> Were there any w	ritnesses to the loss, theft or damage?					
No Yes	Name of witness		Telephone	e no.		
	Address					
	, add see			Postcode		
	Name of witness		Telephone			
	Ivanie of withess		Теюрпопе	, TIO.		
	Address					
	Address					
				Postcode		
<b>12.</b> Were your premis						
No Yes	When were the premises last occupied	? Time a.m.	p.m.			
Were the premises securely locked?						
	How was entry gained (e.g. window bro	oken, door forced)?				
		, ,				
	Have steps been taken to improve the security of your premises?					
You must report	any loss, theft or vandalism of property to	the police. We may need to ap	ply to the police	e for a copy of	this report.	
13. Name of police st	tation where you reported it	Name of police officer				
Police offence rep	ort no.	Date reported				
You must report	t any loss caused by fire to the brigade.					
Name of fire station	on where you reported it	Date reported				

Description of items							
Item No.	Describe fully each item lost, stolen or damaged	Owner of the item	Name and address of person/company from whom the item was received or purchased, if known	Month/Year received or purchased	Purchase price \$	Input tax credit you can claim on the repair or replacement of these items as a % of the total GST payable.	Amount claimed \$

15. Is the property repairable?							
Yes would you like CGU to allocate a repaire	er/supplier Yes						
	No	Attach a quote for the repa	airs				
No Attach original receipts, valuations, quote	for replacement or a c	ertification from an authorised repaire	er that the item is unrepairable.				
No Attach original receipts, valuations, quote for replacement or a certification from an authorised repairer that the item is unrepairable.  16. Do you owe money on the property lost, stolen or damaged?							
No Yes Lender's name			Approx. amount owing				
			\$				
Address							
, and the second			Postcode				
17. Some of the property lost, stolen or damaged may be covered under other policies, including health insurance. Please list any consumance you have which might cover these items.							
Name of the insurer	Policy no		Type of insurance				
<b>18.</b> Have you had any previous losses or made any cla claimed for them or not?	ims for loss, theft or o	damage on any insurer in the past f	ve years, whether you				
No Yes Tell us what happened	Value	Date of loss	Insurer				
	\$						
	\$						
	\$						
	\$						
	\$						
	\$						
	\$						
19. Has any insurer refused or cancelled cover or requi							
No Yes Tell us what happened							
,							
20. Have you been charged with, or convicted of, any criminal offence in the last ten years?							
No Yes State details							

#### Declaration

I declare that to the best of my knowledge and belief the information in this form is true and correct and I have not withheld any relevant information.

I/we agree that, by submitting this form, the personal information I/we provide to CGU Insurance in this form or otherwise may be collected, held, used and disclosed in the manner set out in the CGU Privacy Policy found at www.cgu.com.au/privacy, including for processing this claim.

Signature of insured or person with authority to sign for and on behalf of a company or partnership

Date

D D / M M / Y Y

Please indicate the number of additional pages attached to this claim report

When complete, please forward the report to:
Email - claims@cgu.com.au
Post - CGU Insurance, GPO Box 2852 MELBOURNE VIC 3001
or send it to us via your Agent or Broker
Alternatively, claims can be lodged over the telephone 24 hours a day,
7 days a week by calling us on 13 24 80 (13 CGU 0)

### **CONTACT DETAILS**

Enquiries 13 24 81 13 24 80 Claims

#### Mailing address

GPO Box 9902 in your capital city

**Sydney** Tower Two, Darling Park 201 Sussex Street Sydney NSW 2000

#### Melbourne

181 William Street Melbourne VIC 3000

#### Brisbane

189 Grey Street South Bank QLD 4101

#### Perth

46 Colin Street West Perth WA 6005

#### Adelaide

80 Flinders Street Adelaide SA 5000

CGU.COM.AU

