

To help process your claim quickly, please provide the information requested below and return the completed claim form to BCB together with any supporting documentation relevant to the claim (quotes/invoices/photographs/reports, etc)

1 TYPE OF POLICY

Strata

Landlords Contents

Other:

2 THE INSURED

Name:

The insured name as shown on the Policy Schedule

SP/OC/CTS Number:

Situation/ Address of the Insured Property:

3 GST DECLARATION

Is the named insured registered for GST?

Yes

No

If yes, Input Tax Credit

%

Australian Business Number (ABN):

4 THE INSURER

Policy Number:

Company:

Excess:

Is there any other insurance on the property?

Yes

No

If yes, please provide details of the Insurer/s and policy number/s:

5 WHAT HAPPENED (the claim cannot be processed unless this section is completed)

Please explain how the damage occurred:

Date of Loss:

Who discovered the damage?

The date the damage was discovered:

6 DID ANY PERSON/S CAUSE THE DAMAGE - (whether intentional or accidental)

No, move to question 7

Yes, please provide the following:

Was the person a

unit owner

tenant

other

Name:

Address:

Contact Number/s: B/h

A/h

mob

Damage caused by a tradesperson:

Please submit quotes, invoices, and/or reports issued for the work being carried out at the time the damage occurred.

Damage caused by a vehicle:

Year, make and model of the vehicle

Registration Number

Vehicle insurance details if known:

Policy Number

Claim Reference Number

If the owner was not driving the vehicle at the time of the incident, please advise the owner's details:

Name:

Address:

Contact Number/s: B/h

A/h

mob

7 POLICE REPORT – Police must be notified when property is lost, stolen or maliciously damaged.

Police Station:

Officer's Name:

Date Reported:

Crime Report Number:

8 CONTACT DETAILS FOR ACCESS TO INSPECT DAMAGE – If more than one unit or area, please attach information separately.

Name:

Title:

Address:

Contact Number/s: B/h

A/h

mob

9 WHAT IS BEING CLAIMED?

Description of damage	Amount being claimed (if known)

10 DECLARATION

I hereby declare the answers to all of the questions on this claim form and the description of the property lost or damaged to be true and correct and I have not concealed anything the underwriters should be aware of.

Signature:

Signed by:

Please print full name

Title:

Dated:

i.e.: Member of Executive Committee, Unit Owner,
Strata Manager, Building Manager, etc.

HOW YOUR CLAIM WILL BE MANAGED AND WHAT YOU NEED TO DO

Please read the following information when lodging your claim so it can progress as quickly as possible.

Understanding BCB's role

- We're not the insurer so we don't make decisions about your claim or policy cover, but we can advise on what should and shouldn't be covered.
- We'll give you our opinion on the claim outcome but won't discourage you from lodging a claim.
- We'll communicate with you and all parties to facilitate the claim.
- We'll explain everything to you in plain English and we'll answer your questions.

What the insurer needs and what you do first

- Insurers can only manage a claim correctly once they know what's happened.
- You must do any make-safe repairs and stop further loss from occurring.
- You must lodge the claim as quickly as possible, especially if the property is unliveable. If it's urgent, phone the claim through to BCB and send the additional information later.
- You must send a completed claim form and any invoices, quotes, photos or reports to support and substantiate your claim.
- Any delay in lodgement may affect your claim outcome, especially for a large loss.

Extent of the damage

We must know the severity and extent of the damage, so the insurer gets your claim right the first time.

Please tell us the following.

- Contact information for access to inspect the damage.
- If any occupants have vacated because of the damage to the property.
- If any services have failed (water, electricity, gas, sewerage) and if occupants have vacated.
- Photos of the damage.
- Confirm what caused the damage and if it's been fixed and provide all invoices, quotes, or reports.
- If the cause repair costs are being claimed, please have your plumber complete a "Summary of Plumbing Costs" form.
- If a third-party caused the damage you must give us their name, contact details, insurance information, and anything else that's relevant such as a motor vehicle description or invoices for work done by a contractor if the work was defective.

Fast Track Claims

- It might be possible to fast track your claim so it can be cash settled by the insurer.
- Fast tracking only applies when the total amount claimed is less than \$10,000 and CHU Underwriting Agencies is the insurer. However, there are also other criteria to meet.
- If we believe your claim is eligible, we'll tell you what else is needed once we receive your claim. You can then tell us if you want your claim to be fast tracked (or not).

No cover for carpets and personal items

- The strata policy doesn't cover damage to carpet or loose floor coverings (other than in common areas), furniture or personal belongings.
- Personal items also aren't covered, even if the cause came from common property (such as a leaking common property pipe).
- You must refer claims for damage to carpet or personal items to your contents insurer.
- If wet carpet has caused your unit to be unliveable, you should also refer claims for temporary accommodation or loss of rent to your contents insurer.

Excess

- This is shown on the Policy Schedule and it's the amount the insured contributes to the cost of a claim.
- It may be deducted from a settlement paid to the strata scheme.
- If it hasn't been deducted before the repairs begin, it must be paid to the repairer authorised by the insurer.
- Your scheme decides who pays the excess and this can sometimes be the lot owner.

Who is insured

- The strata scheme is the insured, but owners are third-party beneficiaries to the insurance policy, entitling them to policy benefits as if they are the insured.
- Settlements for damage repairs will be paid to the strata scheme.
- Some additional policy benefits can be paid directly to owners.

Next steps

- When we receive the claim, we'll either lodge it with the insurer or request more information.
- If your claim meets fast track criteria, we'll ask for your approval and let you know what we need.
- *Please tell us if you want the insurer to appoint a builder.*

Loss adjusters and panel repairers

- May be appointed by insurers to inspect the damage, organise quotes and provide the insurer with recommendations about your claim.
- Their reports belong to the insurer who pays them.
- The builder's scope of works and quote is sent to you to approve before an authority is issued.
- The builder issues the works contract and an invoice for the excess and schedules the repairs when the signed contract is returned, and the excess has been paid.
- Quotes are issued on visible damage only.
- If damage is missed in the scoping process, it's dealt with by a variation to the works contract.
- Don't worry if you think the scope is incomplete or not detailed, but please let us know if anything obvious is missing or wrong.

Finalising the claim

- If a panel repairer has carried out your repairs, you'll be asked to sign a Certificate of Satisfaction when the work is finished.
- Any applicable warranties aren't affected by the signing of the Certificate of Satisfaction even if there are issues later.
- If you choose your own builder, the insurer settles the scheme once the final invoice is submitted. If there's an excess, it'll be deducted from this settlement (if not already dealt with).
- If you choose your own repairer insurers will NOT pay them directly.

Declined claims

- If your claim isn't covered, the insurer will issue a declinature telling you why.
- If BCB doesn't agree, we'll appeal the decision and we'll give you copies of the declinature and our appeal letter.
- If BCB agrees, we'll send it to you with a plain English explanation of why your claim has been declined.
- If you disagree with the decision, we'll explain your options to you.

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QUESTIONS?

Please contact your nearest BCB office for any queries or advice.



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