

MAJOR EVENT REPORT FORM (MERF)

STRATA SCHEME NAME (as it appears on your Policy Schedule): _____ CTS/SP/GTP/OC/SC/CC: _____

STRATA SCHEME ADDRESS (as it appears on your Policy Schedule): _____

STATE: _____ POSTCODE: _____

GST REGISTERED Y N ITC: _____ ABN: _____

DOL: _____ INSURABLE EVENT: _____

Contact name and details to provide access for a loss adjuster or panel builder to inspect the damage:

NAME: _____ PHONE: _____

EMAIL: _____ MOBILE: _____

TITLE building manager owner letting agent tenant other:

ROOF (main building roof) UNROOFED PARTIALLY UNROOFED LEAKING

ROOFING MATERIAL: _____

DAMAGE DESCRIPTION: _____

ACTION TAKEN: _____

INTERNAL WATER DAMAGE N Y NO. OF LOTS WITH DAMAGE: _____ MINOR MEDIUM MAJOR

DAMAGE DESCRIPTION: _____

ACTION TAKEN: _____

EXTERNAL BUILDING DAMAGE (other than roof) N Y MINOR MEDIUM MAJOR

DAMAGE DESCRIPTION: _____

ACTION TAKEN: _____

GLASS BREAKAGE N Y NO. OF PANES BROKEN: _____ MINOR MEDIUM MAJOR

DAMAGE DESCRIPTION: _____

ACTION TAKEN: _____

EXTERNAL STRUCTURES GATE/S AWNINGS SHADE SAILS FENCES GAZEBO/S PATIO/S SIGNAGE

DAMAGE DESCRIPTION: _____

ACTION TAKEN: _____

MACHINERY N Y WHAT DOES IT OPERATE: _____

DAMAGE DESCRIPTION: _____

ACTION TAKEN: _____

COMMON CONTENTS N Y

DAMAGE DESCRIPTION: _____

ACTION TAKEN: _____

IS THE PROPERTY HABITABLE? N Y PARTIAL

MORE INFORMATION: _____

WILL LOSS OF RENT/TEMPORARY ACCOMMODATION APPLY? (refer BCB Claims Fact Sheet #9a) N Y PARTIAL

MORE INFORMATION: _____

HAVE ANY UTILITIES FAILED? (electricity, gas, sewerage, water) N Y

MORE INFORMATION: _____

Refer next page to complete the Level of Urgency – Self Evaluation

BCB OFFICE USE ONLY: BCB CLAIM NUMBER: _____ ID: _____ INSURER: _____

GST: Y N ABN: _____ POLICY NUMBER: _____ EXCESS: _____

BCB OFFICE OF ORIGIN: _____ BCB CLAIMS HANDLER: _____ ADJUSTER APPOINTED: _____

LEVEL OF URGENCY - SELF EVALUATION:

The Disaster Coordinator completes the form based on the damage audit report.

You can find the form in the BCB Major Event Report Form (MERF).

Understand the Levels of Evaluation so resources can be used wisely by insurers.

"1" is minor damage, and "5" is severe damage.

Please select **one** that best describes the damage situation of the strata scheme.

Your response will affect the actions of the broker and insurer. As resources may be limited, please consider others and ensure you've correctly evaluated your level of urgency.

1 Very Low to Low (minor):

- Poses no threat or danger and won't worsen if left unrepaired.
- Take photos of the damage.
- Carry out any maintenance and then complete the claimable repairs.
- Submit invoices, MERF and photos to substantiate the damage later.

2 Low to Medium:

- Poses no threat or danger but may worsen if left unrepaired.
- Take photos of the damage.
- Carry out any maintenance, then carry out minor repairs.
- Submit invoices, MERF and photos.
- Obtain quotes, submit them with the claim, and await instructions from the insurer.

3 Medium:

- May worsen if left unrepaired.
- Take photos of the damage.
- Obtain quotes, submit the MERF and photos and wait for instructions from the insurer.

4 Medium to High:

- No failure of utility services, but requires immediate attention and a loss adjuster.
- Submit photos of the damage to substantiate the severity with the MERF and onsite contact details.
- Obtain quotes if possible, but don't delay lodging the claim, as the insurer may appoint a panel builder or loss adjuster, or provide other instructions on how to proceed.

5 Severe:

- Immediate attention, loss adjuster required. **Lodge the claim immediately.**
- Severe damage, occupants displaced and/or failure of utility services.
- Submit photos of the damage to substantiate the severity.
- Include details of the number of units unfit for occupation, a description of the damage and what utility services may have failed.
- Submit the MERF and onsite contact details.

Any other relevant information which may assist in evaluating the damage:

Submitted by: (please print your name and sign):

From:

Date: ____/____/____