



BCB CLAIMS CHECKLIST

BUILDING AND COMMON CONTENTS



- After an incident, ensure the area has been made safe and carry out any emergency repairs.
- Lodge a claim as soon as possible.
- Include as many items from the checklist as you can. This will help us correctly evaluate your claim and to ensure speedy processing.
- If the damage is significant, or occupants have vacated or evacuated the property, don't wait to lodge the claim. Phone or email the claim through to BCB immediately with:
 - type of claim (eg burst pipe, fire, rainwater, impact)
 - date of loss
 - description of damage
 - number of units affected
 - onsite contact information to access the affected units.

You can send any additional items from the checklist later.

FOR ALL CLAIMS

Your completed claim form should include the following information.

- ☐ Insured Address
- ☐ GST registration (if registered, and ABN)
- ☐ Date and time of incident
- ☐ Description of the incident
- ☐ Contact details to access all units with damage (may be one contact for multiple units)

Plus:

- ☐ EFT details for the strata scheme (Account Name, BSB and Account Number)
- ☐ Invoices for any emergency or other works
- ☐ Description and location of damage (which room/area, what is damaged)
- ☐ If more than one unit, the unit numbers with damage
- ☐ Contact information for all parties BCB may communicate with regarding this claim. If BCB receives requests from other parties, we'll refer to you for verification.

1. Water damage (rainwater, burst pipe, plumbing)

Additional Information

- ☐ Photos
- ☐ Quote/s to reinstate the damage OR ☐ Request appointment of a panel builder
- ☐ A copy of the invoice if the cause of the leak has been repaired
- ☐ If the leak has NOT been repaired, what action has been taken to prevent further damage
- ☐ Summary of Costs form completed by the plumber (if the plumbing or rectification costs are being claimed)
- ☐ OR Breakdown of costs from the plumber and their advice/opinion on what caused the leak

2. Storm damage (hail, wind, lightning, cyclone)

- ☐ Photos
- ☐ Quote/s to reinstate the damage OR ☐ Request appointment of a panel builder

3. Break and enter, theft or loss of / theft of keys

- ☐ Photos
- ☐ Quote/s to reinstate the damage OR ☐ Request appointment of a panel builder
- ☐ Police Crime Report Number (CRN), and when and where reported
- ☐ If theft of keys, please advise who owned the keys, where they were stolen from and how, and what the keys provide access to.

Please note

- Insurers will appoint a loss adjuster unless the damage is minor and comparable to the photo and quote.
- You can make emergency repairs to secure a property for Break and Enter claims.
- Policies vary for key and lock replacement. All have a capped limit for key and lock replacement and recoding, and all must be reported to the Police if keys are stolen. Some require there to be forced entry and others don't cover accidental loss of keys.

4. Impact damage by motor vehicles

- ☐ Photos
- ☐ Two quotes to reinstate the damage OR ☐ Request appointment of a panel builder
- ☐ Police Crime Report Number (CRN), and when and where reported (if required)
- ☐ Name and contact information of the driver and the owner of the motor vehicle
- ☐ Description of the motor vehicle including registration number
- ☐ Policy or claim details if known for the owner of the vehicle

Please note

- Two quotes are always required if the third party is known so the insurer can seek recovery.
- If the damage is caused by a third party, please refer to Section 5 below.

5. Damage caused by a known third party – all claims

- ☐ Photos
- ☐ Quote/s to reinstate the damage OR ☐ Request appointment of a panel builder
- ☐ Name and contact information of the party responsible
- ☐ Explanation how the third party is responsible for causing the incident
- ☐ If the third party is a contractor (poor workmanship), include a copy of their quote, invoice and contract of works

Please note

- If damage is caused by a third party, the insurer may be able to recover the loss if the insured provides the correct information, so it must be provided as soon as possible.

6. Fire, explosion, damage caused by death or injury

- ☐ The cause if known (eg drug lab, gas leak, oil fire on stove)
- ☐ Did emergency services attend? Which service, who called them and if there is access for inspection (if a crime scene the Police may not allow access until their investigations are over)?
- ☐ Is the unit habitable? If not, Loss of rent or Temporary Accommodation may be required. Please refer to Section 8 below for additional requirements.

Please note

- If the damage is caused by a third party, please refer to Section 5 above.

7. Glass

- ☐ Photos if available
- ☐ Invoice for repair or making safe (boarding up)
- ☐ Quote if works not completed
- ☐ If multiple panels broken, provide full details
- ☐ If cause is unknown, please confirm how the breakage was discovered
- ☐ Glass is in a residential lot OR ☐ Glass is in a commercial lot (please refer to the notes below)

Please note

- Commercial glass – if a commercial lot is tenanted, they may be responsible for the glass replacement under the lease agreement. If the tenant is responsible, you should refer the claim to the tenant to fix. If they are not responsible, send us a copy of the lease agreement.
- If the damage is caused by a third party, please refer to Section 5 above.

8. Damage to fences

You should determine if the fence is a boundary fence and if there is shared responsibility for the fence maintenance. If yes, there is shared responsibility under the insurance policy, which will respond with 50% settlement. A fence on the boundary of Government property is NOT a shared responsibility, and the insurer will consider 100%.

- ☐ If the fence is a shared boundary fence, and the scheme has 50% maintenance responsibility, tell us whether the adjacent property is a house, units, commercial etc.
OR
- ☐ If the fence is a shared boundary fence, but the scheme has 100% maintenance responsibility, tell us what the adjacent property is – public park, railway, Crown land etc.
OR
- ☐ Confirm the fence is not a shared boundary fence.
- ☐ Photos
- ☐ Quote/s to reinstate the damage* OR ☐ Request appointment of a panel builder

Please note

- *The quotes must clearly identify if the scope of works is for all of the damage or the 50% contribution.
- *If the damage is caused by a third party, please refer to Section 5 above.

9. Loss of rent/temporary accommodation (where there is no damage to the property, but the Additional Benefits apply)

- ☐ Status of the occupant (tenant, guest, or owner-occupier)
- ☐ What caused the occupant to vacate the unit
- ☐ A copy of the lease agreement (if the unit is tenanted)
- ☐ A copy of the accommodation booking (if the occupant is a guest)
- ☐ A Rental Valuation (if the unit is owner occupied)
- ☐ EFT details for the unit owner (settlements for this benefit are paid to the unit owner)

10. Malicious damage

- ☐ Photos
- ☐ Quote/s to reinstate the damage OR ☐ Request appointment of a panel builder
- ☐ Police Crime Report Number (CRN), and when and where reported
- ☐ For malicious damage by a tenant, include a copy of the lease agreement, name and current contact information, plus how the Bond was used by the owner

Please note

- Do not carry out repairs if there is malicious damage.
- Insurers will appoint a loss adjuster unless the damage is minor and comparable to the photo and quote.

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QUESTIONS?

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



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