IN THE EVENT OF AN INSURANCE CLAIM

Your policy document will set out how your relevant insurer will handle claims. A broad overview of the typical process is below.

Make sure everyone is safe. Immediately seek first aid and call **000** in an emergency.	Where safe to do so, prevent further loss, damage or liability.	In the event of forced or violent entry, theft or vandalism, report to Police, and keep details of your report.

1 Contact our office or your Risk Account Manager as soon as possible to notify us of your claim

Phone 1300 761 780 or email claims@capricorninsurance.com.au

The sooner you notify us of your claim, the sooner we will be able to progress it. Also, please be mindful that insurers may question any delays in lodgement, and your policy documents may require you to lodge claims as soon as possible and contain exclusions for any loss resulting from delayed notification.

2 You will receive forms to complete

It is important to provide as much information as possible, as this can prevent delays caused by insurers requesting further information.

3 Submit forms and documentation

Return the completed forms and provide any supplementary documents or information that has been requested (or is relevant). These documents and information assist insurers in obtaining a clear assessment of the event and any factors that need to be considered.

Supplementary information can include the following:

- Photos
- Quotes for repairs
- Purchase receipts
- Letter of Demand from Third Party
- Original job cards
- Your ABN/GST information

It is also important you remain mindful of your insurer's requirements set out in your policy documents, and follow any insurer directions. For example, your policy documents may require you not to admit any liability without the insurer's approval, or the insurer may direct you not to dispose of certain damaged items.

4 Claim lodgement

We will lodge this on your behalf with your insurer.

5 Lodgement confirmation

Once lodgement confirmation is received, we will be in touch to provide a claim number, and any further information required to progress to the next steps.

6 Claim progress

Throughout the course of your claim, we will provide updates as we receive them. Rest assured that we will be following up your insurer in line with their defined service levels, although please note timelines are usually dependent on the complexity of your claim and the insurer involved.

7 Decision on the outcome of your claim

Once your insurer has reached a decision regarding indemnity, they will notify you of the outcome. If indemnity is accepted, they will proceed to issue the claim settlement to the relevant party (such as the repairer, third party, or yourself) and provide you with finalisation notice.