

COMMERCIAL PROPERTY INSURANCE CLAIM FORM

1 Important Notice

About 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. 3 & Q. 14.

Do not authorise repairs yourself

- If possible, retain any damaged items, as we may need to inspect them before settling your claim.
- Please attach an original quotation for repair or replacement of items. Quotations for replacement must be for property of equivalent style and quality to that which was lost or damaged or stolen.
- If possible, please attach proof of purchase, if items are no longer available for inspection.
- 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 your local Liberty office.

How you can resolve a dispute with us

Liberty International Underwriters (“LIU”) is committed to achieving the highest level of client service and satisfaction.

If you are dissatisfied with the way in which your claim is handled or the service that you receive, please tell us. To ensure that we can respond to your concerns, LIU has established an internal Claims Dispute Resolution Process by which we strive to resolve any client complaints in a fair, open and timely manner.

Dispute Resolution Process

Step 1: Your complaint should be submitted in writing and include the claim reference. Please provide a full outline of your concerns. The complaint should be addressed to the Claims Specialist with conduct of your claim.

Step 2: Upon receipt, LIU will immediately send a copy of your complaint to your broker (if they are not already aware).

Step 3: LIU will work with your broker to determine an appropriate time frame for response. Denials of indemnity: Complaints arising from a denial of indemnity will be referred to the relevant Claims Manager and the Vice President Claims-Asia Pacific for review. You will be clearly advised of the reasons for LIU’s response to your complaint. Other complaints: For all other complaints the relevant Claims Manager will provide a written response. You will be clearly advised of the reasons for LIU’s response.

Step 4: If you remain dissatisfied after considering LIU’s written response, you may seek to have your complaint escalated internally by way of a written request addressed to the Claims Manager with whom you have been dealing. Denials of indemnity: Complaints arising from a denial of indemnity will be escalated to the Chief Executive Officer-Asia Pacific, Vice President Claims and the relevant Product Line Head for further review.

Other complaints: Any other complaint will be escalated to the Vice President Claims-Asia Pacific for further review.

More detailed information about this process is available from your local Liberty International Underwriters office.

2 Personal Information

Policy no. (from your schedule)

Expiry date

Insured (surname, company or partnership)

Given name(s) of insured

Contact person (for company or partnership claims)

Occupation

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 of any input tax credit you have claimed (or intend to claim) less than 100% of the GST that was applied to your policy premium?

No Yes

If "YES", specify the percentage amount claims or intended to be claimed

%

Address

Suburb

State

Postcode

Private telephone no.

Business telephone no.

3 Claim Details

When did the loss, theft or damage happen?

Date

Time

AM

PM

Please describe what happened:

Address where loss, theft or damage happened:

Suburb State Postcode

Are you the only occupier of your premises? No Yes

If "No" Please give details:

Who discovered the loss, theft or damage?

Name Date Time

Do you know who is responsible for the loss or theft of, or damage to your property? No Yes

Name(s), address(es) and any other information about the person(s) responsible:

Were there any witnesses to the loss, theft or damage? No Yes

Witness 1 Name

Telephone No.

Address

Postcode

Witness 2 Name

Telephone No.

Address

Postcode

Were your premises broken into? No Yes

Were the premises securely locked?

How was entry gained? (e.g. window broken, 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 apply to the police for a copy of this report.**

Name of police station where you reported it:

Name of police officer

Police offence report no.

Date reported

4 Item(s) Detail

Please list the details of your lost, stolen or damaged property:

Item No.	Describe fully each item lost, stolen or damaged	Owner of the item	Name & address of the 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 \$
1							
2							
3							
4							
5							

Total \$ _____

If you need additional space, please attach a separate piece of paper describing each item.

Is the property repairable?

Yes Attach a quote for the repairs.

No Attach original receipts, valuations, quote for replacement or a certification from an authorised repairer that the item is unrepairable.

Do you owe money on the property lost, stolen or damaged?

No Yes

Lenders Name

Approx Amount Owing

Address:

Have you been charged with, or convicted of, any criminal offence in the last 10 years?

No Yes State details:

5 Bank Details

If your claim is accepted, to ensure a prompt settlement, please provide your account details below:

Account Name:

Bank Name:

Account Number:

BSB Number:

6 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 consent to Liberty using my personal information I have provided on this form for the purpose of processing my claim. I understand that if I choose not to provide the required details, this is my choice, however, Liberty may not be able to process my claim.

* I consent to Liberty disclosing my personal information to other insurers, an insurance reference service or as required by law. I consent to Liberty also disclosing my personal information to and/or collecting additional information about me, from investigators or legal advisers.

Signature of insured or person with authority

To sign for and on behalf of a company or partnership

* This consent only applies when a claim is submitted in relation to a policy issued to the individual, not a company or business.

Privacy Notice

Liberty International Underwriters (LIU) is a trading name of Liberty Mutual Insurance Company, which is a company incorporated in the U.S. It is a member of Boston-based Liberty Mutual Group (LMG). LIU Australia's head office contact details are:

Address: Locked Bag 18, Royal Exchange NSW 1225

Phone: +61 2 8298 5800

LIU is bound by the Privacy Act 1988 (Cth) and its associated Privacy Principles when it collects and handles your personal information.

LIU collects personal information, including from insurance brokers, in order to provide its services and products and for purposes ancillary to its business. LIU passes it to third parties involved in this process such as LIU's related companies, reinsurers, agents, loss adjusters and other service providers. They may include overseas organisations including LIU and LMG entities in the United States, Canada, UK, Singapore, Hong Kong and Malaysia. Your information may be transferred to countries without comparable privacy laws if it is reasonably necessary to provide you with the products or services you seek from LIU. If you do not provide the personal information LIU or other relevant third parties require to offer you specific products or services, LIU may not be able to provide the appropriate type or level of service.

If you wish to gain access to or correct your personal information, make a privacy complaint, or if you have any query about how LIU collects or handles your personal information please write to LIU's Privacy Officer at the address above or by emailing: privacy.officer.ap@libertyiu.com. To obtain a copy of LIU's Privacy Policy go to LIU's website (www.liuaustralia.com.au) or request a copy from LIU's Privacy Officer.

When you give LIU personal or sensitive information about other individuals, LIU relies on you to provide its Privacy Notice to them. If you have not done this, you must tell LIU before you provide the relevant data.

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