

# PROPERTY INSURANCE

CLAIM REPORT

## ABOUT YOUR CLAIM

- Most policies allow for replacement of property with the nearest equivalent available or a cash settlement. Valuation figures and sums insured for jewellery and some other items are not agreed cash settlement amounts. They are maximum limits on the amount which may be claimed. Claims for jewellery and some other items are usually settled by replacement. We will advise you how we will settle 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.
- If possible, please attach proof of purchase, for each item being claimed e.g. receipt, invoice, bank/credit card statement, photo of the items, manual etc.
- 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 CGU Insurance office. CGU Insurance on 13 24 80 (13 CGU 0).

## HOW YOU CAN RESOLVE A DISPUTE WITH US

Our dispute resolution system is free and works like this:

1. Please advise the staff at your CGU Insurance office on 13 24 80 if you are dissatisfied with:
  - our decision on your claim,
  - our handling of your claim,
  - the services of our loss adjuster or investigator.
2. The staff member will try to resolve the problem.
3. If unable to resolve it, the staff member will refer it to the supervisor or manager for attention. A decision concerning your complaint will be made within 15 business days of receipt.
4. If this fails to resolve your problem, you may request that the problem be referred to our internal dispute resolution staff. They will investigate the dispute and try to reach a satisfactory outcome with you, normally within 15 business days of the date you requested a referral.
5. If you do not accept our decision, you may take the problem to the Financial Ombudsman Service (FOS), for an independent investigation. The FOS can assist with private consumer and some small business type claims.

The telephone number for the Financial Ombudsman Service is 1300 780 808.

**More detailed information about this process is available from your CGU Insurance office.**



8. Address where loss, theft or damage happened

Postcode

Are you the only occupier of your premises?

Yes  No   Please give details

9. Who discovered the loss, theft or damage?

Name  Date  /  /  Time  a.m.  p.m.

10. Do you know who is responsible for the loss or theft of, or damage to your property?

No  Yes   Names(s), address(es) and any other information about the person(s) responsible

11. Were there any witnesses to the loss, theft or damage?

No  Yes   Name of witness  Telephone no.

Address  Postcode

Name of witness  Telephone no.

Address  Postcode

12. Were your premises broken into?

No  Yes   When were the premises last occupied?  
Date  /  /  Time  a.m.  p.m.

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.**

13. Name of police station where you reported it  Name of police officer   
Police offence report no.  Date reported  /  /

**You must report any loss caused by fire to the brigade.**

Name of fire station where you reported it  Date reported  /  /



15. Is the property repairable?

Yes  would you like CGU to allocate a repairer/supplier Yes

No  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.

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

No  Yes  Lender's name  Approximate amount owing   
Address  Postcode

17. Some of the property lost, stolen or damaged may be covered under other policies, including health insurance. Please list any other insurance you have which might cover these items.

Name of the insurer  Policy no.  Type of insurance   
Address  Postcode

18. Have you had any previous losses or made any claims for loss, theft or damage on any insurer in the past five years, whether you claimed for them or not?

No  Yes  Tell us what happened

	Value	Date of loss	Insurer
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>

19. Has any insurer refused or cancelled cover or required special terms to insure you?

No  Yes  Tell us what happened

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

No  Yes  State details

## 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/we agree that, by submitting this form, the personal information I/we provide to CGU Insurance Limited in this form or otherwise may be collected, held, used and disclosed in the manner set out in the CGU Privacy Policy found at [www.cgu.com.au/privacy](http://www.cgu.com.au/privacy), including for processing this claim.

Signature of the insured or person with authority to sign for and on behalf of a company or partnership

Date

 /  / 

Please indicate the number of additional pages attached to this claim report

**When complete, please forward the report to:**

**Email - [claims@cgu.com.au](mailto:claims@cgu.com.au)**

**Post - CGU Insurance, GPO Box 2852 MELBOURNE VIC 3001**

**or send it to us via your Agent or Broker**

**Alternatively, claims can be lodged over the telephone 24 hours a day,  
7 days a week by calling us on 13 24 80 (13 CGU 0)**

## CONTACT DETAILS

**Enquiries** 13 24 81

**Claims** 13 24 80

### Mailing address

GPO Box 9902 in your capital city

#### Sydney

388 George Street  
Sydney NSW 2000

#### Perth

46 Colin Street  
West Perth WA 6005

#### Melbourne

181 William Street  
Melbourne VIC 3000

#### Adelaide

80 Flinders Street  
Adelaide SA 5000

#### Brisbane

189 Grey Street  
South Bank QLD 4101



[CGU.COM.AU](http://CGU.COM.AU)



Insurer  
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