

## STRATA MANAGER CLAIMS PROCEDURE

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### Procedure

The Strata Manager is to complete a Strata Claims Notification Form and forward it to CRM Brokers via [incidents@crmbrokers.com.au](mailto:incidents@crmbrokers.com.au). The insurer upon receipt of the claim notice will make the assessment either to pay the claim where a tax invoice has been supplied for minor claims i.e. glass, or will request additional information. In relation to a large loss they will generally appoint an assessor.

### Claim Procedure

1. Strata Claims Notification Form sent to CRM Brokers with the corresponding Quote or Invoice.
2. Please check the policy's excess before submitting a claim, to ensure it does not fall within the excess noted on the policy schedule.
3. Claim documentation will be sent to the Insurer after an initial assessment by us.
4. The Strata Manager will then be sent a Client Acknowledgement Notice, notifying them that the claim has been lodged with the Insurer.
5. Further information may be sought from the Insurer and we will pass that the advice onto the Strata Manager.
6. An assessor will be appointed, if required.
7. The Insurer is generally expected to finalise the claim within fourteen (14) days of receiving the claim form and supporting documentation.
8. We will provide the Strata Manager with an update after two weeks if the claim remains outstanding for various reasons.
9. Once the claim has been finalised, we will forward the Insurer's settlement cheque (or arrange for a direct deposit where available) along with our payment advice.

**Some helpful tips:**

- When the Strata Manager reports a claim to CRM Brokers that it believes to be covered by insurance, actions are undertaken according to the type of damage. Minor damage, such as broken glass, should be attended to immediately. If the damage is major, we need to notify the relevant insurer immediately for them to consider the options available.
- It must be remembered that the obligations under the insurance policy require the Insured to take all reasonable steps to be taken to prevent further damage to the property e.g. tarping a roof, or temporary shuttering and to take all reasonable steps to prevent any further loss from occurring.
- The Insured must provide a report to the police if the Insured's property is lost or stolen, vandalised or maliciously damaged. We will request for the Strata Manager to provide us with the police report number when they submit their claim.
- The Insured must keep the property that has been damaged as the Insurer may wish to inspect it.
- Tell us about any prosecution or inquest that may be held.
- As a rule of thumb, minor repairs are usually undertaken by the Strata Manager automatically with the relevant invoices being forwarded to us. Minor repairs generally do not exceed up to \$3,000 claims and these are normally processed without much fuss, as long as the claim is an admissible claim and supporting documentation is supplied.

### **Not all claims occur during business hours...**

For times when the claims occur late at night or on weekends, you'll have direct access to Insurers. They will assist you with the claim and then communicate their procedures to CRM Brokers on the very next business day.

For your reference, please keep these numbers handy:

<b>Axis:</b>	(02) 8235 1000
<b>CHU:</b>	1800 022 444
<b>CHUBB:</b>	(02) 9929 2216
<b>CSI:</b>	0409 053 682
<b>Longitude:</b>	1300 442 676
<b>QUS:</b>	1300 814 011
<b>SCI:</b>	(02) 8579 0292
<b>SUU:</b>	1800 788 435

### **Other related contacts**

The **State Emergency Service (SES)** is volunteer based organisation that provides emergency and rescue assistance 24 hours a day. For emergency help in flood and storm, call the SES on **132 500**.

With two decades of experience, **Excel Group Sydney** are prepared and equipped to handle:

- Water Loss Recovery
- Fire Damage Restoration
- Storm/Catastrophe Mitigation
- Contents/Stock Damage

If you experience any of the above (even after-hours), Excel Group Sydney is contactable 24 hours a day, 7 days a week on **1300 965 400** to attend to the matter as soon as possible.