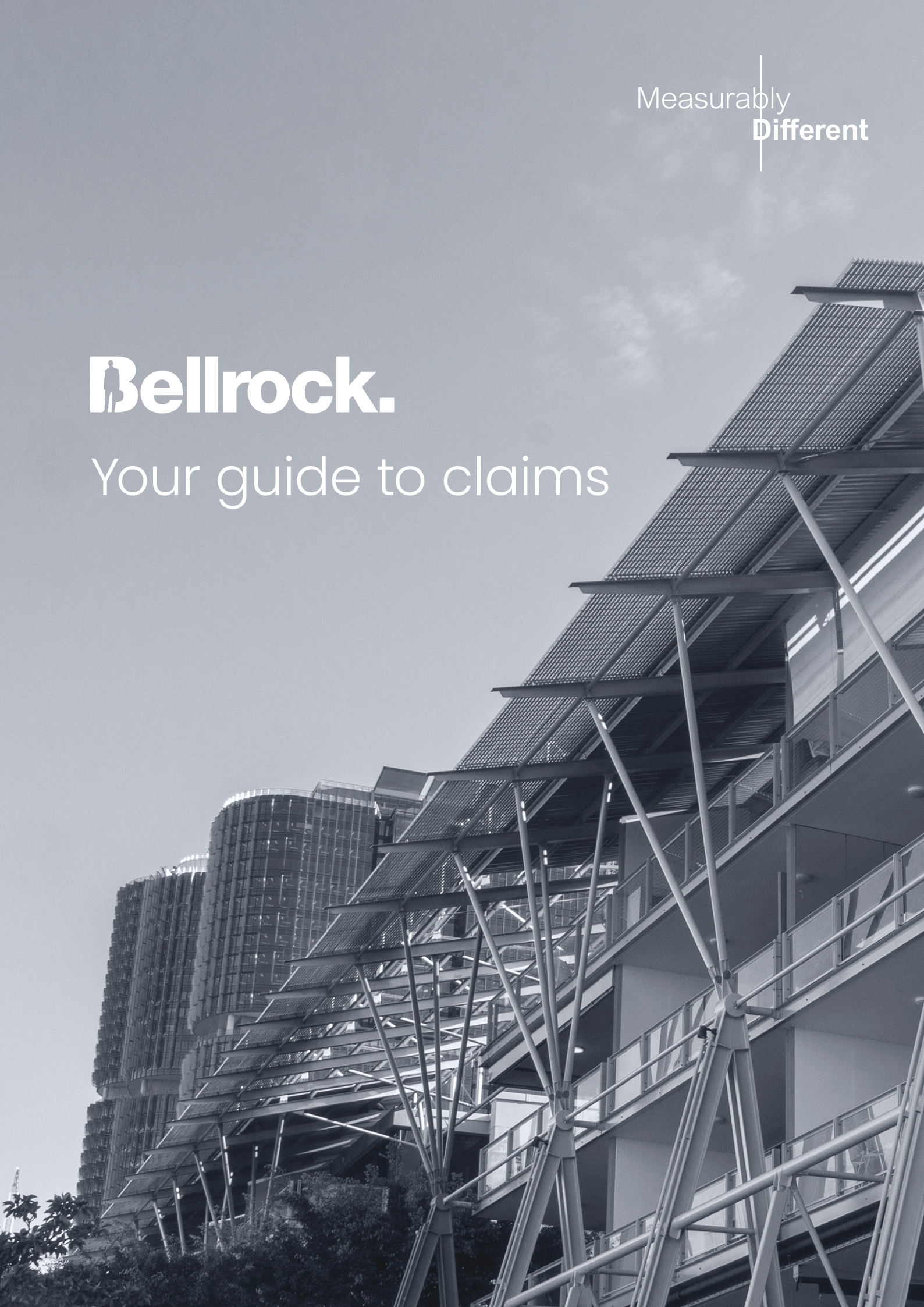


Measurably
Different

Bellrock.

Your guide to claims



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SECTION 1

Our approach to claims

In the event of a claim, Bellrock is your partner & advocate throughout the entire claims process. From notification right through to final payment, our experienced team of legal and insurance professionals manage the process for you, prioritising sound commercial outcomes and rapid resolution. We encourage and facilitate collaboration and communication amongst all parties to a claim. Our expertise in preparing technical claim submissions to address complex indemnity issues is evidenced by a proven track record of settling successful claims outcomes for our clients.

Claims are our 'shop window' and we do not compromise on claims services.

At Bellrock, we believe that payment of our clients' claims is a key performance indicator. Our clients' claims must be paid expeditiously and to the full extent of their entitlement under their policies.

The 'accepted' norm for intermediaries when it comes to broking and claims (but even more so the latter) is to act as a mailbox between the insured and insurer. The Bellrock difference is that our team are true advocates of our clients during the claims process.

Quite simply, as risks are comprehensively placed by Bellrock, underwriters understand our clients' businesses and their exposures and resolve claims in the best interests of our clients.

When preparing loss reports and claims submissions for our clients, we gather the relevant key facts and make observations on liability, quantum, indemnity and resolution strategies. Before we present these to insurers, we discuss strategy and outcomes with our clients. We do this so that strategy accords with our clients' commercial objectives.

Bellrock has made a significant investment in people and technological resources so that we may provide leading claims services to our clients. Our team comprises insurance and legal professionals who have extensive expertise in all general insurance products.

We pride ourselves on adopting a conclusion driven approach to all notifications and claims, recognising that prolonged disputes rarely benefit our clients or that of insurers.

Our claims services

All Bellrock clients receive the benefit of our range of claims services including:

- Broking, reporting and monitoring of claims
- Professional and proactive management of under deductible claims, ensuring notifications are dealt with in a prompt, practical and equitable manner
- 24/7 emergency and disaster response for catastrophic claims – including coordinating experts (such as lawyers, loss adjusters and public relations professionals)
- Assistance in the negotiation of claims with insurers and their representatives such as with claims examiners, loss adjusters and lawyers, ensuring that the financial impact of claims are efficiently and effectively managed, minimised and reported professionally
- Claim audit reports on our clients' loss history, insurer, adjuster, law firm and third-party administrator services
- Ongoing advocacy, review, monitoring and reporting on legacy claims files
- Litigation management and support to assist litigation protocols, case management and reporting.

SECTION 2

Claims procedures

In the event of an incident which will or may give rise to a Claim, it is imperative that procedures are implemented and adopted, so as to ensure that the impact on your business operations, and thus trading results are minimised.

The Bellrock claims team are here to assist you in getting your business back on track within a reasonable timeframe. This guide will assist you in the event of a claim and provides a number of recommended steps, which must be taken immediately:

CLAIMS CATEGORIES

There are two categories that claims fall into:

1. Claims made by you, for you

These are claims where you have experienced loss or damage to an item belonging to you or for which you are responsible to insure.

2. Claims made against you

These are claims that a third party makes against you for loss or damage they have incurred.

Note: Whilst it is impossible to provide guidelines and procedures in every claim scenario, simply due to the diverse nature of incidents, the following general procedures can be relied upon to cover most circumstances.

GENERAL CLAIMS PROCEDURE

Regardless of the category your claim falls under, the efficient handling of the matter is reliant upon the following being done by you:

Record all details

These include date and time of loss, incident description, details of any other parties and witnesses. Specifics will be provided throughout the course of this guide.

Report claims promptly

Contact details for external providers are located within the appropriate section of this document, however Bellrock can be contacted on +61 2 9188 2460.

Complete Claim Forms

We have included a copy of Bellrock's general insurance claim form with this guide.

3 key things to remember when an incident occurs:

1

Take all precautionary measures to minimise the potential of further damage occurring.

2

Never admit fault – try to avoid saying “I’m sorry” as people see this as an admission of fault.

3

Contact Bellrock and notify the incident as soon as possible.

SECTION 3

Financial Lines & Professional Risks

CLAIMS MADE CONTRACT POLICIES

The following policies are generally issued on a **'claims made contract'**¹:

- Professional Indemnity Insurance
- Directors & Officers Liability/ Management Liability Insurance
- Employment Practices Liability Insurance
- Fidelity (Crime) Insurance

This means that the policy will respond to claims first made against you and reported to the insurer during the period of insurance, specified in the policy schedule.

It is imperative under 'claims made' policies that any known "circumstances" or "claims" are disclosed to the insurer during the relevant period of insurance and prior to any renewal. If the insured does not notify any known "circumstances" or "claims", then they will be in breach of s21 of the Insurance Contracts Act 1984 (Cth).

In the event of non-disclosure, insurers are permitted to reduce their liability (in whole or in part, s28 of the Act) for "circumstances" which may materialise into a future "claim" which the insured failed to disclose. Refer to our website here for more information regarding claims made insurance.

So as to ensure your position is not prejudiced and you are not in breach of any terms and conditions of your policy coverage, please notify Bellrock immediately and as soon as you become aware of any circumstances which could give rise to a future or potential claim.

REQUIREMENTS FOLLOWING NOTIFICATION OF A CIRCUMSTANCE OR CLAIM

It is important that NO admission of liability is made by you to any third party. A third party demand is usually defined as either a verbal and/or a written demand (under most policies), which substantiates any damages claimed.

When making a claim, the documents outlined below should be sent Bellrock immediately to be provided to your insurer:

- Copy of letter of demand from third party.
- Completed claim form.
- Report of incident signed by manager and/or employees involved.

Your insurer will determine whether any further investigation is needed. They will negotiate settlement or otherwise with the third party on your behalf.

Any further demands or communication received should be directed to your insurer or insurance broker prior to responding.

¹ <https://www.bellrock.com.au/claims-made-insurance/>

Professional Risk Claims Checklist

The following checklist outlines all the information required by your insurer to process a claim, Bellrock will assist throughout the process:

- ☐ Policy number
- ☐ Insured name (as per policy)
- ☐ GST details (ABN & ITC)
- ☐ Date you first become aware of such claim or circumstance
- ☐ If the first intimation of a claim was in writing, please attach a copy
If No, please provide a "first person" account
- ☐ Detail the nature of the claim or circumstance that may give rise to a claim. If your contract/retainer for services is evidenced in writing, provide a copy to your insurer
- ☐ Details of when you performed the work out of which the claim arises or may arise
- ☐ Provide any additional background information that may assist in our understanding of this matter
- ☐ Provide your opinion on the amount claimed or best estimate of the claim or potential claim
- ☐ Third party claimant's or potential claimant's details:
 - Name
 - Company Name
 - Address
 - Contact number
 - Details of allegation(s)
 - Supporting documentation
(e.g. written demands, correspondence)
- ☐ Witness details (if applicable):
 - Name
 - Company Name
 - Address
 - Contact number
- ☐ Police details (if applicable)

SECTION 4

Cyber Liability

Cyber risk continues to increase as businesses continue to become more reliant on technology, isolation and remote working.

With cyber threats continuing to increase in the current climate and with the introduction of a mandatory reporting regime, how a business responds to a data breach is critical.

CLAIMS NOTIFICATION PROCESS

In circumstances where a cyber security breach is detected or suspected it is crucial that notification is made to insurers as soon as possible.

Cyber Liability insurers typically provide a 24/7 hotline service where the matter is effectively triaged to an expert panel of service providers, but in the absence of this information being available, you should immediately contact your relevant contact at Bellrock, who will also be able to provide assistance and guidance.

Once the matter is notified, clients are then advised by PR, legal and IT consultants who are specialised experts in cyber security incidents and data breaches. How a company responds and manages an incident can also influence the outcome of a regulatory investigations, so being guided by expert specialists in this field is critical.

WHAT CLIENTS CAN EXPECT IN THE EVENT OF A DETECTED OR SUSPECTED CYBER SECURITY BREACH:

Breach response: Immediate response and assistance from a claims and legal response advisor.

Expert Forensics: The retention of expert forensics who will establish what has been affected and how it can be contained, repaired or restored.

Legal / PR Advice: To provide expert legal and PR consultancy to contain any reputational damage.

Notification: To provide assistance and the costs of notifying subjects who may be impacted by the breach and also identify theft monitoring to prevent further losses.

Fines and Investigation: The professional preparation for any investigation, insurable fines and penalties by a data regulator.

Liabilities: Defence Costs and Damages in respect of:

- Any breach or personal or corporate data;
- Contamination of someone else's data;
- Theft of system access code;
- A negligent act or error by an employee.

Cyber Claim Checklist

The following checklist outlines all the information required by your insurer to process a property damage claim:

- ☐ Policy number
- ☐ Insured name (as per policy)
- ☐ GST details (ABN & ITC)
- ☐ Date and time of loss
- ☐ A brief chronology of the key facts, setting out when the data breach/cyber incident occurred, when it was discovered and the individuals involved
- ☐ The name and contact details of your data protection officer (if applicable)
- ☐ The name and contact details of your IT team and/or communications team (if applicable)
- ☐ Details of IT security measures in place prior to incident
- ☐ Details of any changes to IT security measures following the incident
- ☐ Details of IT security measures in place prior to incident
- ☐ Copies of any notifications made to any affected parties or regulator
- ☐ Copies of any correspondence received from the regulator
- ☐ Screenshots of any demands or communications to and from threat actor (ransomware only)
- ☐ Details of whether the incident has become public

SECTION 5

Property Damage and Business Interruption

In the event of an incident it is a crucial first step to take all necessary emergency actions – summon appropriate emergency services; follow appropriate First Aid procedures if there are injured persons; safely evacuate the premises and neighbouring premises (where relevant).

Once immediate emergency actions have been taken you must do the following:

- Arrange for temporary security - fire brigade and police officers will advise what services are available. Alternatively contact your regular security service company or a reputable security service located in the telephone directory.
- If the damage to your property is such that a business interruption claim is probable or possible, immediately take steps to see what plant or services are available elsewhere. Business Interruption claims are frequently more critical to your financial welfare than the actual property damage.
- All daybooks, books of account and payroll records should be ruled off and re-started as from the time the damage occurred, it is also advisable to earmark in some way, or keep a separate analysis or note of any additional expenditure incurred which may rank for payment under the “increase in Cost of Working” item of the Business Interruption Policy.
- Ensure that Bellrock has been notified as soon as practicable. Do not overlook reporting seemingly minor claims, as all too often a straightforward loss becomes quite complex. What you see initially may only be the “tip of the iceberg”.

Do not wait to document or quantify the loss before reporting a claim. Take necessary action to prevent loss to staff or employees and property and if required advise emergency services.

Property Damage Includes:

(subject to the extent of cover provided under your insurance program):

- Physical Damage from any cause – such fire, storm, accidental damage, burst pipes, collision, vandalism etc.

- Theft / Burglary or holdup
- Machinery Breakdown
- Loss of or disappearance of property
- Possible Business Interruption – such as loss of profits, loss of revenue or increased costs of working

MINOR LOSS NOTIFICATION PROCESS

Property damage claims can be classified as minor losses or major losses. A minor loss does not pose an immediate threat to anyone’s safety or require emergency services to be called for urgent attendance.

Your Duties Post Incident

- Contact Bellrock and report the incident so that an assessor can be appointed as soon as possible if required
- For any theft, malicious damage or vandalism claims the police must be called and a report number obtained. Where there is no emergency circumstance, contact Police on 131 444 and they will advise if you need to refer the matter to your Local Area Command.
- Complete and return the claim form as soon as practicably possible, ensuring that any quotes or invoices are attached
- Keep all damaged property until the insurer has confirmed it is not required

Important Information

You are expected to take all necessary action to mitigate your loss following an incident. If you elect not to do so and additional damage occurs, this will not be included within the initial claim, therefore an additional excess will be applicable. Depending on the circumstances, deliberately choosing not to take all reasonable care to avoid further damages could result in your insurer not covering any additional damages

It is advisable that you act as a prudent uninsured. In most situations, when an item is damaged or stolen you will have to get it repaired or replaced regardless of whether your claim is paid by the insurer. If the lack of the particular item is causing you delays or likely to result in the loss of productivity, it is expected that you will resolve the issue and then submit invoices for reimbursement. Where the cost of the particular item exceeds \$5,000, it is best to seek approval through Bellrock before doing anything.

MAJOR LOSS NOTIFICATION PROCESS

In the event of a major loss, your first response should be to contact the appropriate emergency services and ensure the safety of all at the premises. Any evacuation instructions must be followed.

Once the initial emergency has been reported and your safety is assured, it is important that you contact Bellrock immediately to report the matter so that we can arrange an assessor to attend without delay.

In the event of any immediate threat to anyone's safety or damage requiring immediate attention, emergency services should be called urgently.

Major Loss Claims Process

Major losses require a longer period for rectification and are not as straight forward as minor losses. Following the occurrence of a major loss, the most effective way of managing the claim is by dividing the process into three phases:

1 IMMEDIATE POST LOSS PHASE	2 REHABILITATION PHASE	3 SETTLEMENT PHASE
<p>Emergency Services Contacted – Emergency situation resolved, injuries dealt with and Security measures taken.</p> <p>Notify Bellrock – Bellrock will notify insurer and arrange urgent assessor.</p> <p>Temporary Repairs attended to – Any dangerous structures made safe, protective shelters erected.</p> <p>Counter disaster plan activation – Staff advised on the effect to their hours.</p> <p>Customers and Suppliers advised of situation.</p> <p>Emergency alternate location plans put in place.</p>	<p>Interim staffing arrangements, Emergency Production, Reconstruction evaluated.</p> <p>Architect and engineer plans and specifications.</p> <p>Loss assessor provides report to the insurers.</p> <p>Tenders requested for works.</p> <p>Reconstruction Works commence.</p> <p>Progress payments made following recommendation of assessor.</p>	<p>Works finalised and certified by assessor.</p> <p>Business interruption claim is now able to commence. Accounts and all evidence of consequential loss provided to Bellrock and assessor.</p> <p>Adjuster makes recommendation to insurer. Any adjustments are communicated prior to settlement being made.</p> <p>Once amount agreed, deed of release is to be signed and returned.</p> <p>Reimbursement of claimed Business Interruption costs and finalisation of claim.</p>

Property Claim Checklist

The following checklist outlines all the information required by your insurer to process a property damage claim:

- ☐ Policy number
- ☐ Insured name (as per policy)
- ☐ Risk address
- ☐ GST details (ABN & ITC)
- ☐ Date and time of loss
- ☐ Cause of loss
- ☐ Loss/damage description including location and extent of damage (if applicable)
- ☐ Third party details (if applicable):
 - Name
 - Address
 - Contact number
- ☐ Witness details (if applicable):
 - Name
 - Company Name
 - Address
 - Contact Number
- ☐ Applicable documentation:
 - Damage reports
 - Invoices
 - Proof of ownership
 - Quotes (if applicable)
 - Item list inc. make/model/utility company (if applicable)

SECTION 6

Public & Products Liability

For any claims involving either damage to third party property or injury to a third party, the important thing to remember is that your insurer holds the responsibility to determine whether liability is accepted or denied. Do not get involved in discussions with the third party surrounding liability, this is for your insurer to determine.

The third party must substantiate their claim in writing to you in order for the policy to be triggered. Prior to this being received, the claim is required to be notified and recorded on your policy, however no settlements can be made or discussed without a written claim

We recommend following the steps outlined below to prevent any risk of prejudice to your policy.

Recommended Response After an Incident

Following an incident involving a third party, regardless of whether you believe you are responsible or not, your response should be:

- **Empathetic without guilt**

Show that you care that they are injured or that their property is damaged, however don't admit responsibility

- **Consistent throughout**

It is important that all staff are made aware of the correct way to react and that the information provided to the third party is consistent. Where possible, have all contact directed to one or two staff members only.

Quick reference guide

The following is a breakdown of the actions that are recommended or that are not recommended following an incident:

RECOMMENDED

- ✓ Be empathetic and show genuine concern for their loss/damage/injury
- ✓ Render any assistance necessary, including arranging medical assistance if required
- ✓ Take down the details of the third party, make note of the date and time and record your version of the incident
- ✓ Take statements from any witnesses to the incident, ensuring that correct contact details are included
- ✓ Take photos of the damage (if property), ask if the third party is ok with you taking a photo of any injury
- ✓ Complete and incident report as soon after the incident as possible

NOT RECOMMENDED

- ✗ Admit Liability
- ✗ Mention insurance when the incident has just occurred
- ✗ Volunteer too much information. It is best to wait until you have discussed the matter with Bellrock or your insurer
- ✗ Fill in the incident report in the presence of the third party
- ✗ Make any negative or derogatory statements when filling in the incident report
- ✗ Discuss the details of the incident, especially the third party details with anyone

It is absolutely imperative that you immediately report to the Insurer (via Bellrock) the following:

- Any incident, occurrence or event involving Third Party property damage or injury/illness/death;
- Any incident, occurrence or event involving a Third Party, which may give rise to a claim. Receipt of any demand for compensation, whether verbal or in writing;
- Receipt of any indication - verbal or written - that a Third Party is threatening to, or considering taking action against you, for whatever reason;
- Any incident, occurrence or event not known to involve Third Party illness/injury/death or property damage, but which may do so, eg:
 - Use of another manufacturer's component in your product when the manufacturer has recalled that component.
 - Any products of your own manufacture or supply which may need to be recalled.

The initial report to Bellrock should be by telephone on the same day as the loss/damage is discovered, followed by detailed written factual account of the circumstances.

Failure to comply with the insurance company demands may render you uninsured. Policy wordings, terms and conditions vary, so don't take unnecessary chances.

You may not know about a liability claim for sometimes years after the alleged incident and in this regard your first notification may be the delivery of legal documents. Advise the Insurer (via Bellrock) immediately by telephone and then forward the documents by courier or facsimile.

If you have already notified Bellrock or your Insurer and subsequently receive correspondence or legal documents on the matter, do not respond to the sender, but immediately telephone Bellrock.

If you are aware of the incident, occurrence or event at the time it happens, you should take the following steps:

- Write down the name, address and telephone number of any witnesses
- If possible, obtain written statements. A written statement of a witness's evidence, properly signed and witnessed, is a valuable instrument both in court and in negotiations.

Liability claims often take a long time to settle.

Memories fade, employees move on to other jobs; traces of vital witnesses may be lost.

- Take photographs if possible and/or practical of the events and/or scene, and/or results.
- Safeguard any physical evidence and/or CCTV footage which may be available, until the appropriate authority has examined it (i.e.: Police, loss adjusters, engineers, legal advisers, etc).

Do not admit liability, offer and / or make any payment (no matter how insignificant the amount) or say that your insurer will make payment in compensation.

If in doubt, seek clarification and advice from Bellrock or your Insurer.

Public Liability Claim Checklist

The following checklist outlines the information that may be required by your insurer to process a public liability claim:

- ☐ Policy number
- ☐ Insured name (as per policy)
- ☐ Risk address
- ☐ GST details (ABN & ITC)
- ☐ Date and time of loss
- ☐ If the first intimation of a claim was in writing, please attach a copy
If No, please provide a "first person" account
- ☐ Details of the incident/accident
- ☐ Provide any additional background information that may assist in our understanding of this matter
- ☐ All supporting Documentation relating to the incident/accident
- ☐ Third party details:
 - Name
 - Company Name
 - Address
 - Contact number
 - Details of allegation(s)
 - Supporting documentation (e.g. written demands, correspondence)
- ☐ Witness details (if applicable):
 - Name
 - Company Name
 - Address
 - Contact Number
- ☐ Police details (if applicable)

SECTION 7

Marine and Transit

Marine and Transit insurance typically covers the safe transport of all types, in addition to any loss or damage to ships, cargo, terminals and marine infrastructure projects. This type of insurance is important for all businesses involved in all types of marine operations, including the shipping and receiving of goods, operating commercial watercraft, repairing vessels and marina operations.

There are a number of different types of marine-related insurance policies, which can be tailored to specific needs. Typically, Marine insurance policies can cover:

Accidental Damage

Physical damage which occurs as a result of an unexpected and non-deliberate action.

Insured events

Events nominated by the insurer, commonly known as fire, collision and overturning covers.

Collision

Damage caused due to a collision of a vehicle, vessel, train, aeroplane which carries cargo. It may also be a collision between two carriers or may involve a carrier hitting a stationary object such as a crane, bridge, wall, crane, or tree.

Fire, explosion & lightning

While fire is a common event covered by all transit policies, cover for explosion and lightning may or may not be available.

Malicious damage

Malicious acts, vandalism and sabotage by third parties.

Marine Cargo

Coverage of goods in transit for manufacturers, importers, exporters, commodity traders and logistics companies.

Marine Liability

Coverage for those who are employed within the marine industry, including liability insurance for: transportation companies, stevedores, wharfingers, terminal operators, port authorities, ship repair operations, bunkermen, vessel charterers, pilots and marine contractors.

Inland Marine

Coverage for moveable/mobile assets, assets in transit or in storage, and assets that require specialisation.

CLAIMS NOTIFICATION PROCESS

1. If goods are delivered in a damaged condition or if there is any reason to suspect damage, the attention of the Carrier's or Shipper's Representative should be immediately drawn to the damage and the delivery receipt noted accordingly. In the event of suspected damage, it is suggested that the receipt be noted "Goods believed to be damaged. Accepted subject to survey in store".
2. If there has been any malicious damage, burglary or theft, the police should be immediately notified.
3. At the relevant time damage or pilferage is discovered, immediately your contact at Bellrock to receive instructions on what action to take. It may be necessary to appoint a surveyor/ assessor.
4. Write a letter of demand to the Carrier's or Shipper's Representative holding them responsible and asking them to pay costs – Bellrock are able to assist with appropriate DRAFTS in this regard.
5. Provide the following documents to Bellrock:
 - Completed Claim Form (ensuring your ABN. and Input Tax Credit entitlement are included)
 - Invoices or other proof of value of the consignment
 - Original freight note or carbon copy
 - Delivery receipt
 - Suppliers packing slips where appropriate
 - Bill of lading, consignment note or other proof of shipment, including clear statements of the conditions of carriage
 - A copy of the letter of demand, and the carrier's response (if any) received
 - Details of possible salvage.

Marine & Transit Claim Checklist

The following checklist outlines all the information required by your insurer to process a Marine and Transit claim:

- ☐ Policy number
- ☐ Insured name (as per policy)
- ☐ Transit Details
- ☐ GST details (ABN & ITC)
- ☐ Date and time of loss
- ☐ Cause of loss
- ☐ Loss/damage description including. location and extent of damage (if applicable)
- ☐ Third party details (if applicable):
 - Name
 - Address
 - Contact number
- ☐ Witness details (if applicable):
 - Name
 - Company Name
 - Address
 - Contact Number
- ☐ Applicable documentation:
 - Copy of consignment note
 - Packing list / inventory
 - Damage reports
 - Invoices for purchases or sale of goods
 - Delivery receipts
 - Quotes (if applicable)
 - Item list inc. make/model/utility company (if applicable)

SECTION 8

Corporate Travel

Corporate Travel policies are designed for business travellers and provide comprehensive medical and security cover to clients and their employees before, after and during travel domestically and overseas.

Typically, Corporate Travel policies also incorporate extra benefits, such as:

- 24/7 cover
- Medical assistance
- Baggage loss
- Cancellation of travel
- Personal Accident and Sickness cover (whilst travelling or Overseas)
- Kidnap & ransom
- Rental car excess
- Alternative employee cover
- Extra-territorial Workers' Compensation.

CLAIMS NOTIFICATION PROCESS

1. Emergencies

In the event of emergencies, Insurers are able to provide 24 hour emergency assistance, 365 days a year and provide contact information (including after hours) both within and outside of Australia, These services include:

- Dedicated Travel Experts
- Medical Insurance verification
- Payment guarantees to hospitals
- Emergency Medical Advice (24 hours per day)
- Case Management if hospitalised
- Cost containment and control
- Hospital discharge planning
- Arrangement of evacuation home

2. Non-Emergencies

In case of non-emergencies, a claim form should be prepared and sent to Bellrock (ensuring your ABN No. and Input Tax Credit entitlement are included) as soon as possible.

Overseas travellers must also report losses to the local police or responsible officer of any aircraft or vessel on which he / she is travelling.

Corporate Travel Claim Checklist

The following checklist outlines all the information required by your insurer to process a Corporate Travel claim:

- ☐ Policy number
- ☐ Insured name (as per policy)
- ☐ Insured Contact Details
- ☐ Bank Details (for purposes for reimbursement via EFT)
- ☐ Travel information and authorisation
- ☐ Claim and loss details for cancellation or curtailment and/or loss of deposits (if applicable)
- ☐ Claim and loss details for Personal Accident or Illness (if applicable)
- ☐ Claim details for loss or deprivation of Luggage/Personal Effects/Electronic Equipment/Money or Documents (if applicable)
- ☐ Claim and loss details for emergency expenses / missed transport / cancellation or curtailment due to unforeseen event (if applicable)
- ☐ Claim and loss details for rental vehicle excess waiver (if applicable)
- ☐ Claim and loss details for personal liability (if applicable)
- ☐ Applicable documentation (where relevant):
 - Evidence of Travel
 - Copies of Medical Reports/Doctor/Hospital Certificates
 - Copies of any invoices/receipts for reimbursement
 - Copies of any Police reports
 - Letter from travel agent / carrier confirming the reason for any additional expense and/or any refund applicable

SECTION 9

Motor Vehicle

CLAIMS NOTIFICATION PROCESS

1. Report the accident to Bellrock or to your Insurer within 24 hours or during the next business day, unless this is impractical because of, for example, the accident happening in a remote location.
2. Report vehicle theft immediately to the Police Department and on the same day to Bellrock. If your vehicle is fitted with a tracking device, notify your service provider immediately.
3. Report any accident involving another person's vehicle or property, even if there is no damage to your own vehicle or if your own damage is less than the policy excess.

Once your Insurer has been advised you will be required to:

- Complete a claim form
- Obtain a repair quotation
- Make the vehicle available for the motor vehicle assessor's inspection and assessment.
- Detailed advice will be given to you at the time.

Assessments will be made and repairs authorised, only when a completed claim form is with the insurer, or alternatively the completed claim form is with the repairer.

Immediately refer telephone calls/correspondence from Third Parties to the Insurer via Bellrock. Do not admit fault for the accident, make any payment to the Third Party or promise any payment. Simply acknowledge receipt of the demand.

If any person is injured in the accident, you must obtain and complete a separate claim form and forward it to the 'CTP' insurer.

This must be done even if your driver is not injured or at fault in the accident.

DRIVER'S PROCEDURE

The following driver procedure should be circulated to all employees using company vehicles or ideally, be kept in the glove box of each vehicle:

This information is supplied to assist in having your vehicle repaired as soon as possible, and to assist your insurer where appropriate to recover the cost of your repairs from the other driver involved in the accident. It will also assist the insurance manager in your own office to prepare the necessary claim form.

At the scene of a motor vehicle accident:

1. Do not admit liability.
2. Comply with Police reporting requirements.
3. If another vehicle is involved, obtain:
 - (a) The owner's name, address and telephone number.
 - (b) The driver's name and address.
 - (c) The name of the owner's insurance company.
 - (d) The make, type and registration number of the vehicle.
 - (e) The name and address of any witnesses.
4. Record the date, time and location of the collision.
5. Notify the insurance manager in your office or relevant policy holder immediately and assist to complete a claim form.
6. Where the vehicle is:
 - (a) Undriveable, have it towed to a place of repair.
 - (b) Legally driveable, advise Bellrock and await instructions as regards insurer authorised repairers to complete an assessment.

What Next?

Some policies do not allow for choice of repairer. In the circumstance that a vehicle was not towed, Bellrock will advise the relevant insurers procedures as regards appointment of a repairer.

Where a choice of repairer is available, two quotations must be sought. You should advise Bellrock of the day when the vehicle will be available for assessment at the selected repairers' premises. Leave the quotation and claim form documentation (ensuring your ABN and Input Tax Credit entitlement are included) with the vehicle. It will assist your insurers to have twenty-four (24) hours' notice of a request for assessment.

Where the cost of repairs exceeds the applicable excess, repairs will be undertaken by the selected repairer as is relevant to the insurers' procedures. This will include the requirement to leave the quotation and claim form documentation (ensuring your ABN and Input Tax Credit entitlement are included) with the vehicle.

Where the damage to the vehicle is under the applicable excess, it is the insureds responsibility to arrange repairs with their preferred repairer.

Where the vehicle is driveable, advise Bellrock of the day when the vehicle will be available for assessment at the repairers' premises.

Settlement

Unless otherwise instructed, repair accounts will be settled directly with the repairer by your insurers. Settlement of claims in respect of vehicles which are deemed to be a total loss will be made with you and/or your financier, depending upon whether any amount is owing on the vehicle.

PROCEDURE FOR THIRD PARTY PROPERTY DAMAGE CLAIMS

Under no circumstances should any liability to third parties be admitted. Details of claims from third parties should be forwarded immediately to Bellrock so we can advise your insurer accordingly.

If a Third Party is at fault and the claim is below your deductible or you do not wish to claim under your insurance, proceed as follows:

1. Obtain a quotation for repairing your vehicle.
2. Send a Letter of Demand and the repair quotation to the Third Party.
3. Keep a copy of the quotation and the letter.
4. If the Third Party pays the cost of repairs the matter is settled.
5. If they ignore the letter of demand, you should send a second letter about seven (7) days after the first one.
6. If they ignore the second letter, we advise referring the matter to your solicitor.

Motor Vehicle Third Party Property Damage Claim

Sample First Letter Of Demand

"WITHOUT PREJUDICE"

dd/mmm/yyyy

<insert Other Party's Name>

<insert Address>

Dear <insert Name>,

We are the owners of <insert type of vehicle and registration number> which was damaged in a collision with a vehicle driven by you <insert type of vehicle and registration number> and owned by <insert Name>.

The collision occurred at <insert location> at <insert time> am/pm on dd/mmm/yyyy.

We are holding you liable for the cost of repairing the damage to our vehicle and seek payment of \$ <insert amount> from you, being the cost of repairs as shown on the enclosed quotation.

To avoid further action, please make payment to us or arrange for your Insurer to do so within fourteen (14) days from the date of this letter.

Yours faithfully,

<insert Name>

Motor Vehicle Third Party Property Damage Claim

Sample Second Letter Of Demand

"WITHOUT PREJUDICE"

dd/mmm/yyyy

<insert Other Party's Name>

<insert Address>

Dear <insert Name>,

In our letter dated / / 20 we requested that you or your Insurer pay the cost of repairs to our vehicle by / / 20 .

As we have not received any settlement, we are now informing you that we may take legal action against you. Unless we receive the amount claimed, namely \$ within seven (7) days, we will instruct our solicitors to commence proceedings for the recovery of our cost of repairs plus legal costs, without further notice.

Yours faithfully,


<insert Name>

SECTION 10


Bellrock Service Team & Contact Details

General Contact: Please direct all emails in the first instance to: **claims@bellrock.sydney**




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E marc@bellrock.sydney 




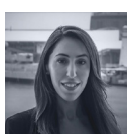
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Measurably
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