



COMMERCIAL PROPERTY INSURANCE

Important Notice

Claims for less than or equal to AUD\$100,000 may be eligible for Fast Track Claims (see below for details).

All Liberty Specialty Markets (Liberty) commercial property cover includes the benefit of access to Intelligent Risks Pty Ltd (Intelligent Risks) crisis management services (see below for details).

We will always contact you as soon as possible about your claim.

We will review your claim before authorising and paying for repairs. If you need to undertake urgent repairs to prevent further loss, damage or risk of injury before we have reviewed your claim then you are entitled to do so, however please be aware that Liberty is still required to assess your claim.

If possible, retain any damaged items, as we may need to inspect them before settling your claim.

Where property that has been lost or damaged is not available for inspection, please provide proof of purchase, where possible.

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, damaged or stolen.

We may appoint a loss adjustor or investigator or contact you for more information.

Do not accept any offers of settlement without first contacting Liberty.

Fast track claims

Any claims estimated to be **less than or equal to AUD\$100,000** may be eligible for fast tracking. We aim to Fast Track Commercial Property claims for losses less than AUD\$100,000 where we are the lead or sole insurer. Upon receipt of all necessary information to substantiate a claim, we strive to complete any required adjustment and propose settlement within 24-72 hours (depending on complexity). In certain circumstances, we can even Fast Track claims with a limited business interruption component, meaning our service is unique in the Australian market.

To make a Fast Track Claim, you will need to supply all of the following:

- ▶ completed Liberty Claim Form
- ▶ bill of lading/air waybill/consignment note (where applicable)
- ▶ copy of original purchase invoice for damaged/lost item
- ▶ photos/proof of damage
- ▶ repair/replacement quote or invoices (a second quote may be requested in certain cases)
- ▶ bank details.

Please note: Settlement may be delayed if the above documents are not provided at the time of the initial claims notification, or if we need more information to assess your claim.

Public Relations service

As part of its Commercial Property product, Liberty offers clients access to the expertise of Intelligent Risks, a specialist Crisis Management Service.

After a loss, Intelligent Risks can help the insured:

- ▶ respond to media, political and/or regulatory inquiries;
- ▶ prepare press releases or media statements; and
- ▶ coordinate, prepare and disseminate information externally.

Liberty agrees to pay Intelligent Risks fees and expenses:

- ▶ to a maximum of AUD\$2,500 prior to the communication of Liberty's decision on indemnity; and
- ▶ to a maximum of AUD\$25,000 for any one claim or AUD\$50,000 in the insurance period, if Liberty confirms that indemnity is available.

To benefit from the Intelligent Risks endorsement, the insured must:

- ▶ engage Intelligent Risks within 28 days of any damage occurring to which the endorsement applies, or is likely to apply; and
- ▶ notify Liberty within 24 hours of first contacting Intelligent Risks.

Important contact details:

- ▶ Contact Intelligent Risks on +61 2 8311 9966 www.irisks.com
(24 hours a day, 7 days per week).

Need more information about claims?

If you need more information about how your claim will be handled, please refer to your policy booklet or contact your local Liberty office.

Liberty Specialty Markets (Liberty) 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, Liberty has established an internal Claims Dispute Resolution Process by which we strive to resolve any client complaints in a fair, open and timely manner.

1. PERSONAL INFORMATION

Please note: The GST information in Questions 2 and 4 of the claim form is mandatory.

Policy Number (this is on your Schedule)		Expiry date	
Insured (Surname, company or partnership)			
Given name(s) of insured		Contact person (Company or partnership claims)	
Occupation			
Are you registered for GST purposes?	Yes	No	What is your ABN?
Have you claimed or do you intend to claim an input tax credit on the GST applicable to this policy?	Yes	No	
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?	Yes	No	
If "YES", specify the percentage amount claimed or intended to be claimed			%
Address			
Suburb	State	Postcode	
Private telephone	Business telephone		

2. CLAIM DETAILS

When did the loss, theft or damage happen?

Date	Time	AM	PM
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Please describe how the loss, theft or damaged occurred:

Address where loss, theft or damage happened:

Suburb	State	Postcode
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Are you the only occupier of your premises?	Yes	No
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If "No" please give details:

Who discovered the loss, theft or damage?

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

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

Were there any witnesses to the loss, theft or damage?	Yes	No
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Witness 1 Name	Telephone
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Address

Witness 2 Name	Telephone
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Address

Were your premises broken into?	Yes	No
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Were the premises securely locked?	Yes	No
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How was entry gained? (E.g. window broken, door forced)

Have steps been taken to improve the security of your premises?	Yes	No
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**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 the loss, theft or damage:

Name of police officer

Police offence report number	Date reported
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3. ITEM(S) DETAIL

Please provide details of your lost, stolen or damaged property:

Item	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 GSTpayable.	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, a quote for replacement or certification from an authorised repairer that the item is irreparable.

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

Yes **No**

Lender's name

Approximate amount owing

Address

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

Yes **No**

If yes, please provide details:

4. BANK DETAILS

Please provide your account details below to ensure a prompt settlement if your claim is accepted.

Account name

Bank name

Account number

BSB number

5. 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

Signature

Date

* 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 Specialty Markets is a trading name of Liberty Mutual Insurance Company, Australia Branch (ABN 61 086 083 605; AFSL No. 530842 (for claims handling and settling services only)) incorporated in Massachusetts, USA (the liability of members is limited); Liberty Specialty Markets Hong Kong Limited (UBI 66395065); Liberty Specialty Markets Singapore Pte Limited (UEN 201538069C); and Liberty Specialty Markets Singapore Pte Limited, Labuan Branch (Company No. LF12903), a licensed insurer under the Labuan Financial Services and Securities Act 2010 (Licence No.: IS2016162) (together Liberty. It is a member of Boston-based Liberty Mutual Group. Liberty Australia's head office contact details are:

Address: Level 38, Governor Phillip Tower, 1 Farrer Place, Sydney NSW Australia 2000
Phone: +61 2 8298 5800

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

Liberty collects personal information, including from insurance brokers, in order to provide its services and products, manage claims and for purposes ancillary to its business. Liberty passes it to third parties involved in this process such as Liberty's related companies, reinsurers, agents, loss adjusters and other service providers. We may store your information with third party cloud or other types of networked or electronic storage providers. Third parties may be located locally or overseas in the United States, Canada, United Kingdom, 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 Liberty. If you do not provide the personal information Liberty or other relevant third parties require to offer you specific products or services, Liberty may not be able to provide the appropriate type or level of service.

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