

# CLAIMS PROCEDURES

## General

This section is designed to provide assistance in procedures to be followed in the event of any incident that might give rise to a claim occurring under any of your insurance policies.

### What to do in the event of a claim?

#### Under No Circumstances Must Liability Be Admitted Either Verbally or In Writing.

Upon the happening of any incident likely to give rise to a claim, the following points must be noted:

1. All reasonable steps should be taken following an accident or loss to protect the person from any further injury.
2. Advice must be forwarded to Aon, together with originals of all correspondence received from a third party and any other supporting documentation (e.g. incident report)
3. Where an Incident Report is to be completed, bear in mind the following:

**Be Discreet** – Do not complete the Incident Report in front of the injured person. This may signal that an insurance claim may be possible.

**Be Specific** – Remember, the report you write may be forwarded to your insurer for assessment and evaluation purposes and may be admitted as evidence in court. Be specific and comprehensive in your details.

**Provide Full Details** – Detail (no matter how trivial it may seem at the time), is the most essential component of your Report. In most instances, if the claim ever reaches a court of law, it may be several years down the track. Nobody will remember the specifics unless you write them down at the time of the Report.

4. No correspondence should be entered into with a third party except acknowledgement of receipt of the claim. The acknowledgement letter should read as follows:

**"Without Prejudice"**

We acknowledge receipt of your correspondence concerning an incident at [Location]. This is receiving our attention.

5. Do not give any interview or make a statement to a Loss Adjuster or other person investigating any accident or damage unless such person is acting on behalf of your insurer.

## Industrial Special Risks

### Property (Material) Damage

Generally, such claims relate to loss or damage to your property which may involve events such as fire, storm, explosion, flood, theft/burglary, malicious damage, etc.

Where there has been loss or damage to your property:

1. Take all reasonable steps to protect property from any further loss or damage.
2. Call the Police or other Emergency Services as required. Any loss by theft or wilful or malicious damage should immediately be reported to the nearest Police Station and details of the attending Police noted.
3. If you suspect that the loss or damage may exceed the policy deductible, notify Aon immediately of the details of the claim (e.g. description of incident, amount of loss, etc.). Aon will then provide further instructions on how to handle the claim.
4. Where required, complete a Claim Form and all claims documents as soon as possible after the occurrence whilst memory of the incident is still fresh in the minds of all concerned.
5. Ensure full cooperation with the Loss Adjuster appointed by your underwriter.

## Business Interruption (BI)

This section relates to the consequential loss of profits that may occur as a result of a material damage loss, covered under the Industrial Special Risks policy.

In the event of a loss, the following steps should be taken:

1. Inform Aon of a potential BI Loss.
2. Meet with Aon Risk Accounting to understand your policy entitlement. Particularly whether the policy will respond to cover all losses including subsequent expenditure incurred to mitigate loss or restore normal business.
3. Consider appointing Aon Risk Accounting to represent your interests in:
  - a) Estimating loss,
  - b) Exploring appropriate loss mitigation initiatives,
  - c) Establish a plan to prepare claims for the purpose of restoring cash flow,
  - d) Assist in managing and responding to requests raised by the underwriter's appointed Loss Adjuster,
  - e) Collate necessary information required by the Loss Adjuster
  - f) Set up separate ledger accounts to capture all additional costs
  - g) Copy all related invoices and create separate files for the purpose of substantiating any claim.
  - h) Inform all sales staff to record details of sales orders placed which cannot be met due to interruption
  - i) Do all things reasonably practicable to minimise interruption to business.

## Motor Vehicle Fleet Claims Reporting

**Rotary Districts of Australia** motor vehicles are covered by a group Motor Vehicle Fleet Insurance underwritten by Vero Insurance Limited.

In the event of the unfortunate circumstance that your motor vehicle is damaged or stolen please contact Vero Claims **First Response Unit** on **1800 222 043** and advise the operator that you are driving a vehicle covered by policy number **MSL009529308**.

This can be done at the scene of the accident if you have a mobile phone. It will take approximately 10 minutes and the operator will talk you through the claim and take all details. They will also manage the repair process and expedite settlement of your claim and arrange a Contact Relationship Plan.

The **First Response Unit** is open to take calls 24 hours a day/7 days a week. If you do not make the call from accident scene, make it as soon as possible thereafter. **If this is completed straight away it will not be necessary to complete any further claim forms.**

### AT THE SCENE OF THE ACCIDENT:

1. Ensure your safety, the safety of others and of the vehicle(s) and belongings.
2. **DO NOT ADMIT ANY LIABILITY.**
3. Comply with Police reporting requirements.
4. If another vehicle(s) or other person(s) property is involved, obtain:
  - (i) The **owner's** names, address and telephone number.
  - (ii) The **driver's** name, address, telephone number and if applicable license number.
  - (iii) The name of the owner's insurance company.
  - (iv) The make, type and registration number of the vehicle(s).
  - (v) The name and address of any witnesses and who they will be a witness for.
5. As soon as possible contact your superior and advise them of the accident and the action you have taken.

## Claims Made Policies

This section provides guidance on the procedure for notifying a claim or circumstances that might give rise to a claim under "Claims Made" policies.

The following policies are generally underwritten on a "Claims Made" basis:

- Association / Management Liability
- Directors' and Officers' Liability/Company Reimbursement Insurance,
- Professional Indemnity Insurance,
- Crime/Fidelity Insurance,
- Trustees' Liability Insurance,
- Cyber Liability Insurance,
- Employment Practices Liability Insurance.

The trigger of "claims made" policies is the date an Insured or its representative first becomes aware that a potential claim may be made as a result of an alleged breach or an alleged error or omission.

This is different from other policies (e.g. General Liability, Property) which operate on an "occurrence" basis where the trigger is the date on which the incident giving rise to the claim occurred.

"Claims Made" policies typically contain an exclusion which provides that the policy will not cover claims where the claim or circumstance was known to the Insured prior to the inception of the policy.

Such policies also require that the claim or circumstances which may give rise to a claim in the future, be notified to the underwriter within the currency of the policy, as a pre-condition to indemnity.

In effect (and subject to Section 54 of the Insurance Contracts Act), there is no cover for anything known before the policy period or for anything which is known to the Insured during the policy period but not notified to underwriter during the policy period.

Aon strongly recommends that all facts and/or known circumstances that may have the potential to give rise to a claim in the future be notified within the current period of insurance.

### Notifiable Matters

The following provides a practical guide as to notifiable matters:

- **Claims:**
  - civil proceedings or written demand against the Company and/or individual insured seeking damages e.g. letter of demand alleging breach of employment practices duty,
  - criminal proceedings against the Company and/or an individual insured e.g. charge of breach of Occupational Health & Safety Act,
  - administrative or regulatory proceedings e.g. notice of proceedings for breach of Corporations Law regulations.
- **Circumstances:**
  - awareness of conduct which may give rise to civil proceedings e.g. through allegations of breach of employment practices,
  - awareness of conduct which may have breached laws, and which may result in criminal proceedings against an Insured and its representatives,
  - awareness of a breach of regulations which may give rise to administrative or regulatory proceedings.
- **Securities Claim:**
  - written demand against the Insured seeking damages, e.g. alleging inadequate disclosure in a company document.
- **Representation at investigations and examinations:**
  - receipt of notice (written or oral) that a representative of the Company and/or individual Insured is required to attend or appear at an official investigation, examination or inquiry into the affairs of the Company.

## Notification Procedure

When a Rotarian or officer becomes aware of a potential Claim or Circumstances:

1. Immediately advise the responsible staff member or department so that appropriate notification can be given to Aon.
2. Information forming part of the initial notification:
  - a. brief synopsis or overview of the facts,
  - b. intended course of action contemplated by the Insured in establishing the exposure of any Insured Person and/or the Company in terms of liability and quantum,
  - c. any additional information available in support of notification.
3. When dealing with an initial complaint or potential claim, it is imperative that the Insured and/or its Representatives does not admit liability and does not make any offer of settlement nor incur defence costs without seeking prior approval and consent from underwriter(s). To do so could be construed as a failure to comply with policy conditions and has the potential to prejudice Insured's position under the relevant policies.
4. Complete underwriter's Claim Forms where required.

## Personal Accident & Travel

### In the event of an Emergency:

Using reverse charges call the Chubb Assistance number on your card and advise the following:

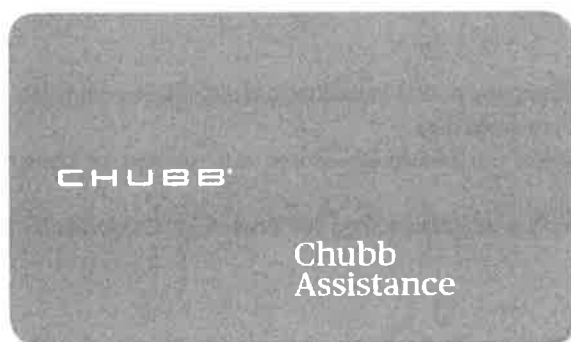
- Name
- Policy Name
- Policy Number **04PO003900**
- Contact Number
- Nature of Assistance Required

The telephone number to call is:

**Australia: +61 2 8907 5995**  
(Reverse Charges accepted)

The website address is:

**[www.chubbassistance.com/au](http://www.chubbassistance.com/au)**



Emergency assistance may include one or more of the following services but only if they are considered necessary and organised by your underwriter's Emergency Assistance service:

- repatriation by the most appropriate method including, if necessary, the use of air services. Repatriation will be to the most suitable hospital or to the Insured Person's home address,
- payment of evacuation expenses, including necessary expenses incurred for qualified medical staff to accompany an Insured Person,
- payment of other emergency assistance expenses,
- worldwide 24-hour telephone access,
- emergency travel assistance,
- emergency medical evacuation,

- medically supervised repatriation,
- assistance in replacing a lost or stolen passport,
- legal assistance,
- interpreter access and referral,
- compassionate visit if travelling alone and hospitalised for more than a week,
- assistance in tracing delayed or lost luggage, and
- payment of approved medical services by claims process or redirection of hospital accounts.

#### All Other Claims (Non-Emergencies)

- Where there has been loss or theft/burglary of luggage, personal effects, travel documents, laptop computers, money and credit cards, report the loss to the local police or responsible officer of any airline or vessel on which you are travelling. A copy of the police report or the airline's acknowledgment and their reply for compensation must be retained and forwarded to your underwriter.
- Complete the Corporate Travel Claim Form and attach additional supporting documentation such as:
  - quotes for replacement baggage,
  - overseas medical invoices,
  - invoices/receipts for emergency purchases of clothing etc.
  - documentation to support curtailed travel due to illness (e.g. doctors certificate and travel invoices to verify amount claimed),
  - confirmation from airline, hotel and/or police if items are lost or stolen.
- Forward the completed Claim Form, together with all supporting documentation directly to the insurer ([A&HClaims.AU@chubb.com](mailto:A&HClaims.AU@chubb.com)) together with a short covering summary outlining brief circumstances of the claim.

## Travel – Youth Exchange Program – Long Term Trips

### How do I make a claim?

#### For Emergencies

In the event of an emergency requiring immediate attention - contacts Chubb Assistance on the telephone number provided below and supply the following information:

1. **Your Name:**
2. **Your Policy Number: 04PP005604**
3. **Your contact Number or Email Address:**
4. **Nature of assistance required:**

### Emergency Procedure

#### Note:

*If you believe you will need assistance, inform Chubb Assistance **PROMPTLY**. Do not try to solve the problem without involving Chubb Assistance as this may prejudice your right to claim assistance or reimbursement.*

#### Chubb Emergency Assistance

*(When dialling the Emergency Number please insert appropriate Country Code dialling outside country of assistance)*

**Australia - Telephone 61 2 8907 5995**  
(Reverse Charges accepted)

### **For all claims**

All claims should be forwarded to the District Insurance Officer. The following documents are required:

- Claim form that is completed in full including a detailed description of the accident/condition.
- Quotes for replacement baggage
- overseas medical invoices,
- invoices/receipts for emergency purchases of clothing etc.,
- documentation to support curtailed travel due to illness (e.g. doctors certificate and travel invoices to verify amount claimed) Copies of all doctors' notes and medical advice received.
- Any other relevant documents relating to the claim.
- Where there has been loss or theft/burglary of luggage, personal effects, travel documents, laptop computers, money and credit cards, report the loss to the local police or responsible officer of any airline or vessel on which you are travelling. A copy of the police report or the airline's acknowledgment and their reply for compensation must be retained and forwarded with your claim.

#### **Please note:**

***All theft/lost baggage claims must be accompanied by either a Police/local authority report or notification from the transport carrier.***

#### **"Important"**

On no account must liability be admitted to any third parties and in the event if any summons, demand for payment, or communication from a third party, these must be forwarded immediately to the District Insurance Office for immediate onward transmission to Aon Risk Services. Claims can also be directed via your parents or guardian.