

# CLAIMS GUIDE



The team at SUU are committed to delivering **peace of mind** during the time that you need us most. This guide will assist you in making a claim to ensure the full entitlement promised by our policy is received.

## COMPLETING YOUR CLAIM

When a loss or damage is first noticed, please contact our office and you will be placed through to one of our dedicated claims consultants who will work with you.

When making a claim we need certain information — this will include:

- A completed claim form (available on our website)
- Details of the cause of the damage (repairers quote/building consultant report etc)
- Site contact details
- Confirmation of the insured's GST registration status and ITC percentage claimable on the insurance premium and claim settlement.

## SOMETIMES ACCIDENTS HAPPEN

Damage, means “Any partial or total physical loss of, or destruction of property from any sudden and accidental cause not otherwise excluded by this Policy”.

When damage occurs to Insured Property, the first thing we must identify is: *Is this a claim?*

Remembering Section 1 of our Residential & Commercial Strata Insurance Policies state: “We will cover your insured property for any damage occurring during the period of insurance not excluded by this section or elsewhere under the policy.”

Like all insurance policies exclusions and conditions exist, these can be found in your policy. Things like wear & tear, general maintenance issues or as a result of gradual deterioration are not covered.

## REPAIRERS

We have a list of preferred builders nationwide with whom we do business. Should you require assistance in obtaining a quotation from one of them please contact us.

Our builders pride themselves on their building excellence delivering a reliable, professional and quality service.

Our panel of repairers understand you, strata living and are able to handle all matters no matter how big or small.

The key benefits of working with our suppliers are:

- They understand strata
- We provide a guaranteed lifetime warranty on repairs
- A faster claims process.

## CATASTROPHE/WEATHER EVENTS

During major Catastrophe events our panel suppliers will be ready. They have a proven track record in large scale events and are able to support us in the management of high volume claims which originate from a natural disaster whilst at the same time being able to manage existing works.

We are also backed by Australia's largest general insurance company — IAG.

For 24 hour Emergency Assistance, call

**1800 SUU HELP**

(1800 788 435)

To submit a claim, call

**1300 668 066**

or email

**makeclaim@suu.com.au**

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## BURST PIPES

Did you know, pipes commonly burst due to wear and tear and general maintenance? Under the policy we do not cover for this, however we do cover for the resultant damage to the property.



## STORM & RAINWATER

If the property suffers damage due to storm, as soon as it is practically possible, please contact us. Depending on the circumstances, this could be before or after you have arranged emergency repairs to prevent further damage.



## SHOWERS

Showers generally leak due to the breakdown of waterproofing, which usually has a 7-10 year lifespan. Our policy covers for sudden and unforeseen circumstances, not wear and tear or normal maintenance related work.



## FIRES

We understand that experiencing a fire is a frightening and very upsetting experience. Damage to the property is sometimes beyond what the eye can see. Damage including soot, ash, charring, smoke, odour and water. Call our office or afterhours emergency number immediately so we can help you.



## GLASS

Cover is provided for damage to all fixed glass that forms part of your property. Cover is provided for the damaged panel only. Our preferred suppliers are O'Brien Glass and Express Glass. You can contact them directly to lodge a claim.



## MALICIOUS DAMAGE, VANDALISM & THEFT

Notify the nearest police station and obtain a Police Event Number. Confirm the number of incidents involved, including details of the third party who has caused the damage, if known.



## FUSION

Cover is provided for electric motors which burn out as a result of electric current, subject to policy conditions. The repair invoice / quotation needs to include: the age of the motor, the size of the motor (kW or HP) and the cause / details of the fused item.



## IMPACT

Sometimes accidents happen. If you have suffered damage to your property due to impact, give one of our claims people a call for advice on how to handle the situation. If minor, it might be a simple repair, however sometimes there is structural damage which requires closer attention.