

# CLAIMS ENQUIRY UNIT

Our Claims Enquiry Unit strives to gather the relevant information to help assess your claim and to ensure an informed decision can be made as quickly as possible.

## WHAT CAN I EXPECT?

We use the services of qualified, experienced and professional external agents to discuss the incident with you on your behalf. They will gather the information required to help us make a decision on your claim.

All of our agents need to adhere to our professional standard guidelines and procedures, some of which are outlined within.

## HOW IS THIS DONE?

### Interview

The external agent will contact you (the policy holder) to arrange a face to face interview. The interviews will take place with the policy holder and any other person(s) who is involved in your claim. These interviews may be recorded and you may request a copy of the record of your interview.

- The interview is traditionally held at your home, however the external agent can arrange for this to take place at another location if that is your preference.
- The length of the interview may vary depending on the complexity of the claim. On average, we strive to have most interviews completed within 1-3 hours, however there may be instances where the interview exceeds this time frame.
- You will be offered breaks throughout the course of the interview and you can request a break at any time. If you are unhappy with the duration of the interview or the information you have been asked to provide, please contact your Claims Enquiry Consultant.

- We will be able to arrange an interpreter should you require the interview to be conducted in a language other than English.
- You may have a support person present at your interview – providing they are not connected to your claim or the incident itself.
- All questions asked by the external agent will be relevant to the claim/ incident. We will only ask questions which are relevant to assist us in making a decision on your claim.

### Documents and additional information

- You may be asked to provide documentation and additional information in support of your claim.
- Should this be needed, the external agent will request this on our behalf.
- If further clarity is needed in relation to the types and nature of information required, please contact the Claims Enquiry Unit.

## ROLES AND RESPONSIBILITIES

### The role of the external agent

The external agent is appointed by us to gather information that is relevant to your claim.

- The external agent will identify themselves with a license.
- The external agent will provide all the information collected during their enquiries directly to your Claims Enquiry Consultant who will liaise with you throughout the course of your claim.
- The external agent does not make any decisions relating to your claim and is only one part of the claims process.
- They must demonstrate honesty, integrity, courtesy and professionalism at all times.

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## The role of your Claims Enquiry Consultant

- Your Claims Enquiry Consultant is there to guide you throughout the claims process.
- They will objectively review the facts, including information gathered throughout the investigation process, with a view to making an informed decision on your claim.

## Your rights and responsibilities

- Your privacy is of vital importance to us. The way in which we collect, use and store your personal information is done so in accordance with Australian privacy laws. If you would like more detailed information please refer to our Privacy Policy on our website [www.suu.com.au](http://www.suu.com.au)
- You have a responsibility to be open, honest and transparent, and cooperate with our requests for information to support your claim.
- If you are not happy with the conduct of our external agents at any time, please contact your Claims Enquiry Consultant.

**Important note:** The role of the external agent is to gather the information relevant to your claim, they do not make any decisions in relation to your claim, this is done by the Claims Enquiry Consultant.

## OUR COMMITMENT TO YOU

- We believe in making your world a safer place by recognising the rights and maintaining the dignity of all people. We aim to manage your claim fairly and will not discriminate based on gender, age, ethnicity, religion, disability, sexual orientation or any other personal characteristic.
- We will be in regular contact with you in order to keep you informed as to the process of your claim.
- If you have any questions or require assistance during this process please contact your Claims Enquiry Consultant.

## COMPLAINTS PROCESS

We understand that occasionally issues may arise and you may have a complaint. We take complaints seriously and have a process through which we seek to resolve them.

If you would like further information, the complaints process and the times for each step is outlines on our website [www.suu.com.au](http://www.suu.com.au)

## ADDITIONAL RESOURCES

Additional information on the standards that general insurers must meet when providing services to their customers, such as being open, fair and honest can be found at [www.codeofpractice.com.au](http://www.codeofpractice.com.au)

Additional resources can be found at The Financial Rights Legal Centre's Insurance Law Service, visit [www.insurancelaw.org.au](http://www.insurancelaw.org.au)

## CONTACT DETAILS

<b>Claims:</b>	1300 668 066
<b>Email:</b>	<a href="mailto:info@suu.com.au">info@suu.com.au</a>
<b>Website:</b>	<a href="http://www.suu.com.au">www.suu.com.au</a>
<b>Mail:</b>	5/263 Alfred Street, North Sydney NSW 2060