

## Protecsure Claimant Information Sheet

### What to Expect From Protecsure When Making a Claim

At all times, Protecsure will seek to operate in an honest, efficient, fair, transparent and timely manner in its dealings with you.

When you lodge a claim, Protecsure will review the information you have provided and let you know if any other information is needed by us to assess your claim.

Upon receipt of your claim Protecsure's claim team will provide you:

- a claim reference number,
- the contact details of the person managing your claim, and
- confirm the excess amount that is applicable to the claim.

#### Claim Form:

Protecsure ask that you complete one of the relevant Claim Forms, these being:

- Accidental Loss,
- Theft,
- Accidental Damage,
- Liability.

The Claim Forms are available on Protecsure's website - <https://www.protecsure.com.au/claims/>.

The Claim Form is designed to capture the information Protecsure need to assess the claim. If you provide clear and detailed answers on the Claim Form, this will help us to expedite the assessment of the claim.

The bottom section of each Claim Form outlines the standard information that is needed to help Protecsure assess the claim.

#### Supporting Documentation:

Each claim is unique, so Protecsure assesses every claim on a case by case basis. This means that Protecsure will consider the circumstances of the claim and may potentially ask you to provide additional information and documents to support your claim.

Protecsure will only ask for information necessary to establish a valid claim and to assist with helping it make a claims decision. If any other information is needed by Protecsure to assess your claim, Protecsure will let you know within 10 business days from Protecsure's receipt of the claim. For example, if you have damaged equipment, Protecsure may ask for a quote to repair the equipment, or if the equipment is not repairable, then Protecsure could ask for a report from a repairer to confirm this in writing and for a quote to replace the equipment.

#### Claim Assessment:

Once Protecsure has received all the relevant information and finalised its enquiries, it will inform you of its decision to either accept or deny your claim within 10 business days. Protecsure's decision will take into consideration all the relevant known facts, the terms and conditions of the policy, as well as any applicable legislation.



If Protecsure identify potential issues with the claim, it will explain any adverse findings to you and give you an opportunity to respond and provide additional information.

If your claim has been accepted, Protecsure will issue a settlement offer to you and if applicable a copy of its cash settlement fact sheet for you to review.

If the claim is denied, Protecsure will explain its reasons to you in writing and provide a copy of its Complaints process and inform you how to access internal or external dispute resolution services.

### **Timeframes and Updates:**

Upon receiving notification of your claim, Protecsure will aim to acknowledge the receipt of your claim and provide a claim number within 1-2 business days.

If Protecsure appoints a Loss Adjuster or Investigator to the claim, it will advise you of their role and involvement within 5 business days and keep you updated with the progress every 10 Business days.

Protecsure will aim to respond to your emails and enquiries about the claim's progress within 2 business days of their receipt. Protecsure will tell you about the progress of your claim at least every 20 business days.

Once Protecsure have received all of the information required to assess the claim, it will make a decision within 10 business days of having received the latest information.

If Protecsure receive a complaint from you, it will acknowledge its receipt within 1 business day.

If any of these timeframes are not practical, then Protecsure will discuss an agreeable alternative timeframe with you. If an agreement cannot be reached, Protecsure will send you details of its Complaints process.

### **What Protecsure needs from you:**

Protecsure aim to resolve your claim as quickly and efficiently as possible however, it can only do this with your co-operation. The faster you provide all of the information Protecsure require to assess your claim, the faster it can complete the assessment of the claim.

### **Complaints and Disputes:**

Complaints and disputes are uncommon however, Protecsure understand they may arise from time to time. If you are dissatisfied with any aspect of your dealings with Protecsure, then the details of its complaints process are available on its website - <https://www.protecsure.com.au/complaints-and-disputes/>

### **Vulnerability or Financial Hardship:**

Protecsure's policies for customers experiencing vulnerability or financial hardship can viewed on its website.

Vulnerability - <https://www.protecsure.com.au/wp-content/uploads/2021/06/Customers-Experiencing-Vulnerability-Policy-1.pdf>

Financial hardship - <https://www.chubb.com/au-en/customer-service/financial-hardship-policy.html>

Should you have any enquires in regards the above, or require information in regards any other claims matters, please send an email to [claims@protecsure.com.au](mailto:claims@protecsure.com.au).