

# Claims event response

Making a claim after  
a natural disaster

vero 

# Preparing for event season

Weather events can happen at any time of the year, but most natural catastrophes occur between October and April. We encourage you to follow the tips below to keep your home, car, business and loved ones safe.

- Keep valuables, medications, important documents and spare clothing in plastic bags with your emergency kit
- Remove fire hazards from the property and secure outdoor furniture and loose items
- Rake bark, leaves, twigs and trim trees and overhanging branches
- Remove all debris from around your property
- Ensure your roof and windows are in good condition
- Make sure to back up all business computer files
- Use a camera to document the condition of your business and stock. This will help you make a claim in the event of a loss. Update these records at least once a year
- Use a safe-deposit box or a safe to store your insurance policies and photographic documentation
- Check the condition of the roof and repair loose tiles, eaves and roof screws
- Clean gutters and downpipes so water can drain quickly
- Identify how to turn off mains for water, power and gas
- Store all poisons above ground in case of flash flooding
- Make sure your property has clear access for emergency services
- Keep your vehicle well-maintained including wipers, lights and spare tyre
- Keep your vehicle's fuel tank full if there is a weather warning current to your district
- Be aware of the process if you need to make a claim

# Making a claim after a natural disaster

Please contact your broker to lodge your claim, or alternatively you can use our Online Event Claim lodgement system.

## Online Event Claim lodgement

You can now lodge your claim via our quick and easy online option located [here](#).

Lodging your claim online is the fastest way to submit your information and get the process started, especially with the increased number of phone calls and email lodgements at this time.

Please provide as much information as you have, so that we can get your claim processed quickly.

## Bulk Email Lodgement

You can now lodge multiple claims efficiently – in a single email. Simply complete the attached Vero bulk lodgement [spreadsheet](#) and email it to [lodgeclaim@vero.com.au](mailto:lodgeclaim@vero.com.au).

It's important you complete all columns in the spreadsheet to ensure the flow of claims, and that relevant action can be taken promptly, as incorrect information can result in delays.

Urgent claims should be submitted by phone on **1300 888 073**.

## Information you may be asked for

- Policy number
- Full name and contact details (as per policy)
- ABN if you are registered for GST
- BSB and Account details to enable fast settlement of your claim (where applicable)
- Detailed description of the loss or damage
- Location of the loss or damage

Tell us anything else that may assist us in helping you

### Specific to motor claims:

- Make, model and registration of the vehicle
- Driver's name and date of birth

## What will we do for you?

- Arrange make-safe repairs
- If your home is unliveable, we can arrange temporary accommodation
- Issue emergency payments (if applicable)

## Our commitment to you

- Keep you informed with regular updates
- Respond to catastrophes in an efficient, professional and practical way, and in a compassionate manner

If you have a claim resulting from a Catastrophe and we have finalised your claim within one month after the event causing your loss, you can request a review of your claim if you think the assessment of your loss was not complete or accurate, even though you may have signed a release. You have 12 months from the date of finalisation of your claim to ask for a review of your claim.

# Event claim process

## 1. Lodge

- Lodge claim
- Your broker will advise initial steps and requirements
- Confirm damage
- Arrange make-safe repairs
- Issue emergency payment
- Arrange temporary accommodation if needed

## 2. Assess

- Make an assessment (if needed)
- Get quotes for repair/replacement

## 3. End

- Repairs or replacement complete
- Cash settlements issued
- Claim closed

# Tips to progress the claim

- Contact your broker who will be able to assist you and advise what information we may require
- Read your PDS so you are familiar with your policy. Are you covered for fire, storm damage or for loss of business income resulting from these events?
- Provide proof of ownership or loss documents as soon as possible (photos, owner's manual and item packaging or bank statements)
- Where possible, provide photos of the damage
- If you're providing a builders report or quote, make sure it specifies the cause of damage
- Remove wet contents from inside and keep the premises ventilated to avoid mould
- List items you've thrown away with clear descriptions and supporting photos. Include the brand, make and model number of electrical items
- Remove all damaged carpet and take photographs of damage in each room. Keep a metre squared sample or photograph the back where the make and brand is stamped so we can attempt to replace with similar carpet
- Dispose of contaminated food as soon as possible keeping a list and/or photos of what perished
- Keep receipts for emergency repairs (car lights, wiper blades, glass windows)



**Contact your broker as the first step.**

Our details are listed below for your records.

Telephone: 1300 888 073

Lodgement: [lodgeclaim@vero.com.au](mailto:lodgeclaim@vero.com.au)

Fulfilment: [claims@vero.com.au](mailto:claims@vero.com.au)

IPC 2CI288, GPO Box 346,

Sydney NSW 2001

Fax: 1300 066 950

24 hours a day/7 days a week

**For more information**

Australian Bureau of Meteorology

[www.bom.gov.au](http://www.bom.gov.au)

Australian Government

[www.australia.gov.au](http://www.australia.gov.au)