

Please email the completed claim form and documents to **claims@rentcover.com.au** or send via post: **EBM RentCover Claims Department, 8 Redfern Road, Hawthorn East, VIC 3123**. We are here to help so if you have any questions about your claim or policy, please contact **1800 661 662**.

Have you got the right claim form?

If you have suffered damage or loss caused by a tenant, then you have the correct claim form. This may include accidental and malicious damage by the tenant, and hardship. If your claim is related to an insured event (such as fire, storm and flood), the correct form can be found on our website.

Our commitment to you

The EBM RentCover team acts in the best interest of clients by:

- › Ensuring confirmation of a claim within 24 hours of submission.
- › Aiming to settle most claims within five working days, assuming we have all the information we need from you.
- › Having a clear and prompt complaints process should you be unhappy with the claims settlement.

Privacy statement

We are committed to protecting your privacy. We use the information you provide to handle your insurance claim. When handling claims we act as agent of the insurer, either Zurich Australian Insurance Limited (Zurich) or QBE Insurance Australia Limited (QBE).

We may collect your information from others, such as:

- › your property manager if they lodge a claim on your behalf;
- › the real estate agency if you give us their details in the claim form. We may do this in order to obtain any information you do not provide us (such as the tenancy agreement, rental ledger, or any other document that relates to the claim or tenancy);
- › the tenant or landlord in relation to a claim lodged by you. We may do this to ask for further information about the claim;
- › an assessor, if they are appointed to assess your claim. The assessor may interview parties, such as the tenant, to obtain information needed for the claim; and
- › a repairer, if they are sent to your address, to obtain information relevant to the claim.

We may provide your personal information to Zurich or QBE or the companies that deal with your insurance claim on behalf of the insurer (such as investigators, loss assessors, claims administrators, repairers, suppliers, reinsurers, lawyers and recovery agents). We may also provide your personal information (such as your name) to a tenant, landlord or property manager when we contact them about a claim involving you.

In the event that a claim is escalated to QBE's internal dispute resolution process, we may disclose your claim information to QBE's Global Shared Services Centre, which is located in the Philippines.

If you do not provide us with full information, we cannot assist with claims and you can breach your duty of disclosure.

For more information about how to access the personal information we hold about you, how to have the information corrected or lodge a complaint, ask us for a copy of our Privacy Policy or visit our website **RentCover.com.au**.

SECTION 1 – policy, contact, payment and tenant details

Policy details

Insured property address:

Insured's name:

Is the insured registered for GST? ☐ Yes ☐ No Taxable % If 'Yes' ABN:

Contact details

Person submitting claim: ☐ Agent ☐ Landlord

Name of person submitting claim:

Submitter's phone:

Submitter's email:

Real estate agency:

Payment details

The easiest way to receive payment is through electronic transfer. Please provide bank account details below:

Account Name:

BSB:

ACC:

Bank:

Postal address for remittance:

We can also pay via cheque

Payee name:

Postal address:

Please also advise the address where all claims correspondence should be sent:

Note: If the address noted on the claim form for claims correspondence and claim payment is different to the mailing address for your renewal invoices, we will not automatically update this address. If you would like to change your mailing address for any future renewals you will need to provide instructions for us to do this.

Tenant details

(We pursue tenants to recover claim settlement money. This can help to keep premiums at a minimum.)

Tenant's forwarding address:

Tenant's email:

Tenant's phone:

Tenant's last known place of work:

SECTION 2 – statement of what happened and tenancy details

Please provide as much detail as possible about the damage and/or loss. A clear account of the incident ensures we can assess and action your claim quickly.

Tenancy details

Names on tenancy agreement:

Dates on tenancy agreement:

To:

Weekly rent:

Bond:

If the bond is not equivalent to at least four weeks rental value, please provide details why:

SECTION 3 – loss of rent

Rental details

Date rent paid to:

Date tenant vacated property:

Claimed rent loss:

From:

To:

Date new tenant commenced:

If no new tenant, please provide details as to why:

Form continues on the next page

Please note EBM RentCover does not authorise repairs.
However, make sure you take reasonable steps to prevent further loss or damage.

SECTION 4 – bond and legal expenses

Bond disbursements

Note: Cleaning, gardening, rubbish removal, utilities, fees payable under fixed term lease, etc. are **not claimable**, but are costs which may be deducted from the bond. Clean up and allowable costs which exceed the bond are not claimable under the policy.

Total costs/expenses:

Legal expenses

Cost of legal expenses incurred (e.g. tribunal app fees, attendance etc.):

Cost of changing locks following a bailiff eviction:

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SECTION 5 – tenant damage and theft

Type of damage

Are you claiming for **accidental damage** which exceeds the excess of \$400 per event?

☐ Yes ☐ No

Are you claiming for **malicious damage or theft** which exceeds the excess of \$400 per claim?

☐ Yes ☐ No

Note: malicious damage and theft claims must be reported to the police.

Date damage reported to police:

Police report number:

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Repair costs

Floor coverings and painting

Date flooring laid prior to this damage:

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Date painted prior to this damage:

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Repair time

Repairs commenced within seven days of the damage occurring?

☐ Yes ☐ No

If 'No', provide details as to why:

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How long did it take to repair the property (in days)?

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Documents required

So we can correctly assess your claim, we need to substantiate the loss. The below list of documents will help us to effectively manage your claim. If you are missing a document, please note it below and provide the reason why.

Form continues on the next page

Document	Loss of rent	Tenant damage
Lease agreement for defaulting tenant	<input type="radio"/>	<input type="radio"/>
Tenancy application form (enables us to seek recovery)	<input type="radio"/>	<input type="radio"/>
Tenant rental ledger (showing full rental history)	<input type="radio"/>	<input type="radio"/>
Bond deduction invoices (cleaning, gardening, rubbish removal, fees under lease, etc.)	<input type="radio"/>	<input type="radio"/>
All breach and termination notices/letter (if applicable)	<input type="radio"/>	<input type="radio"/>
All court documents (if applicable)	<input type="radio"/>	<input type="radio"/>
Invoice for legal expenses (court fees and attendance only)	<input type="radio"/>	<input type="radio"/>
Invoice for change of locks (if applicable when evicted by bailiff/sheriff)	<input type="radio"/>	<input type="radio"/>
Management authority agreement	<input type="radio"/>	<input type="radio"/>
Lease agreement for new tenant (if re-let)	<input type="radio"/>	<input type="radio"/>
Ingoing property condition report	<input type="radio"/>	<input type="radio"/>
Outgoing inspection report	<input type="radio"/>	<input type="radio"/>
All periodic inspection reports	<input type="radio"/>	<input type="radio"/>
Clear colour photo evidence of claimed damage	<input type="radio"/>	<input type="radio"/>
Two quotes for damage if exceeding \$1,500 (these must be itemised and include a full break-up of costs)	<input type="radio"/>	<input type="radio"/>
Tax invoices for completed repairs (these must be itemised and include a full break-up of costs)	<input type="radio"/>	<input type="radio"/>

Note: We may request further information upon receipt of these documents.

If any items are missing, please provide the reason and state when you believe they will be available:

BEFORE SIGNING BELOW

To ensure we can process your claim in an effective and efficient manner, please complete all relevant sections. Missing information may lead to delays.

Declaration

I/we do hereby declare that to the best of my/our knowledge the foregoing answers are true and correct and I/we have in no manner caused the said loss or by any fraud or wilful misrepresentation sought unjustly to benefit by the said event and that the information detailed in the claim form above is a true and faithful account of the actual loss sustained excluding any profit or advantage.

No information likely to affect this claim has been withheld.

And I/we hereby undertake and agree to notify EBM RentCover immediately if any of the property mentioned in this claim is subsequently recovered, and at the option of EBM RentCover to return the property or to refund the amount of money received by way of compensation in respect thereof.

I am aware that any collection of personal information is used in accordance with EBM RentCover's Privacy Policy.

Signature:

Date:

Signed by (print clearly):

Claims dispute resolution process

Step 1 If for some reason you are unhappy with your experience with us, we want to hear from you. Get in touch by emailing **complaints@rentcover.com.au**, visiting **RentCover.com.au/Complaints** or calling 1800 661 662. Help us build on our commitment to delivering excellent customer service.

Step 2 If the complaint is not resolved to your satisfaction within five business days, we will refer your complaint to the appropriate Internal Disputes Resolution (IDR) team:

› QBE – **complaints@qbe.com** or 1300 650 503.

› Zurich – **gi.feedback@zurich.com.au** or 132 687 (Australia-wide) or +61 2 995 1111 (overseas).

To find out which IDR team your complaint has been escalated to, contact EBM RentCover.

Step 3 Lastly, if you disagree with the IDR decision, you may refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA offers a free and independent dispute resolution service. You can contact AFCA at: 1800 931 678 or **info@afca.org.au**.

In dealing with or settling this claim we will be acting under an authority given to us by the insurer, either Zurich or QBE, and therefore we will be dealing with or settling this matter as an agent of Zurich or QBE and not as your agent.



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