

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.
- › Working to settle the majority of claims within five working days, pending necessary paperwork is submitted.
- › 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, 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 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 don't provide us with full information, we can't 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 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 email: _____ Submitter's phone: _____

Real estate agency: _____

Please advise the payee name to be shown on the cheque payment: _____

Please advise the address where all claims correspondence and the claim payment cheque should be sent (**only** used for the purpose of this claim): _____

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

Note: depreciation/maintenance deductions on flooring and painting are generally deducted at the rate of 7.5% per year. If the property (or part of) requires re-flooring and/or re-painting, please provide the below information:

Date flooring laid prior to this damage:

Date painted prior to this damage:

Repair time

Repairs commenced within seven days of the damage occurring?

Yes No

If 'No', provide details as to why:

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

Form continues on the next page

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.

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 Should you disagree with the claim settlement, you may refer your dispute to the National Manager at EBM RentCover. Please send any complaints to claims@rentcover.com.au

Step 2 Should you disagree with our initial review, you may refer your dispute to the QBE Internal Disputes Resolution (IDR) team. You can do this by contacting QBE Customer Relations: complaints@qbe.com or 1300 650 503.

Step 3 Should you disagree with the QBE IDR decision, you may refer your dispute to the Australian Financial Complaints Authority (AFCA). You can do this by contacting AFCA:

O www.afca.org.au **E** info@afca.org.au **P** 1800 931 678

M Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

In dealing with or settling this claim we will be acting under an authority given to us by the insurer QBE Insurance (Australia) Limited and therefore we will be dealing with or settling this matter as an agent of QBE and not as your agent.

