

LOSS OF RENT/TENANT DAMAGE CLAIM FORM

Please email the completed claim form and documents to us: claims@rentcover.com.au

or send via post to:

EBM
Claims Department
8 Redfern Road
Hawthorn East VIC 3123

If you have any queries, please contact our national customer care centre on 1800 661 662.

Privacy - We are committed to protecting your privacy. We use the information you provide to assist with your insurance needs. We only provide your information to insurance companies, underwriting agencies, wholesale brokers, premium funders and other companies with whom you choose to deal (and their representatives). We do not trade, rent or sell your information.

If you don't provide us with full information, 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 EBM's Privacy Policy or visit our website (www.rentcover.com.au).

Our Commitment to You - We are totally committed to providing a fair and prompt claim settlement service to you. As soon as we have all the information before us, we will issue a Claims Advice to you within a matter of days and then arrange for the dispatch of the Insurer's claim cheque **within 5 working days in most cases**.

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

(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.)*

Form continues on the next page

SECTION 2 - Statement of What Happened and Tenancy Details

Please provide a FULL description of what happened (if insufficient space, please attach details)

Tenancy Details

Names on Tenancy Agreement:

4 weeks

SECTION 3 - Loss of Rent

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:

Form continues on the next page

SECTION 5 - Tenant Damage and Theft

IMPORTANT NOTE REGARDING DAMAGE

We **DO NOT** authorise repairs. It is up to the insured to undertake all necessary **emergency repairs** to prevent further loss.

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:

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 7 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

IMPORTANT: To reduce delays in the settlement of this claim, complete all questions and attach copies of the following supporting documents. If you cannot supply any of the documents please advise the reason why.

Document

Loss of Tenant
Rent Damage

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

Have you completed ALL SECTIONS of the claim form?
We are unable to process claims where the claim form is incomplete.

By submitting this claim 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 immediately if any of the property mentioned in this claim is subsequently recovered, and at the option of EBM 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's Privacy Policy.

Name _____ Date _____

Claims Dispute Resolution Process

- Step 1** Should you disagree with the claim settlement, you may refer your dispute to Lush Edirisinghe (RentCover National Claims Manager). Please contact Lush Edirisinghe either by fax on 1300 794 773 or email at lushe@ebm.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 either by telephone on 1300 650 503 or email at complaints@qbe.com
- 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:

Online: www.afca.org.au **Email:** info@afca.org.au **Phone:** 1800 931 678
Mail: 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 Insurers QBE Insurance (Australia) Limited and therefore we will be dealing with or settling this matter as Agents of QBE and not as your agent.