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GENERAL CLAIMS PROCEDURES

To complement the careful planning in establishing your Insurance Programme, it is obviously necessary that in the event of an incident which will or may give rise to a claim, a procedure must be adopted for the proper and expeditious conduct of the claim.

By carefully following this procedure, the impact on your business operations will be minimised.

There are number of steps which must be taken immediately:

1. Report the incident to Momentum Insurance Brokers by telephone or email, wherever practicable, within 24 hours of the incident.

2. Regardless of whether or not the claim has been reported or a loss assessor appointed, you must immediately do whatever is necessary to prevent further loss of life or property damage. For example:

   - Call the fire brigade, ambulance, police or other appropriate emergency service.
   - If during business hours, ensure the evacuation, if necessary, of staff and neighbours.
   - If critical machinery fails, commence investigations to locate replacement plant or services.
   - Have a security company install boarding over smashed windows and, if appropriate, employ an overnight security watchman.
   - Remove property which is exposed to further loss or damage to a more secure place if possible.
   - Providing no danger to life or limb is involved, ensure the safe removal and storage of vital business records.

3. Complete all claims documentation as soon as practicable (ensuring your ABN No. and Input Tax Credit entitlement are included) and forward to Momentum Insurance Brokers with any supporting documents.

4. Whatever the circumstances of the incident, **DO NOT ADMIT LIABILITY EVEN IF YOU THINK YOU ARE AT FAULT**.

Your Insurer is entitled to deny a claim or pay a reduced amount if statements made by you or your employees prejudice the Insurer's position.

It is impossible to give guidelines for procedures to follow in **every** claim, simply because of the nature of accidents –

- they cannot be predicted
- they do not follow set patterns

However, the above general procedures can be relied upon to cover most circumstances.