

7 Has the loss or damage been reported to the police?

No

Yes Date reported / / Report number

8 Do you know when the loss or damage occurred?

No

Yes When did it occur? / / am/pm

9 When was the loss or damage discovered?

/ / am/pm

10 Who do you believe caused the loss or damage?

11 Were there any witnesses?

No

Yes What are the witnesses' names and addresses?

12 Description of property damaged or stolen, and what happened

Item	What happened to the item?	Cost to repair or replace
1		\$ <input type="text"/>
2		\$ <input type="text"/>
3		\$ <input type="text"/>
4		\$ <input type="text"/>
5		\$ <input type="text"/>

Note: Please attach copies of evidence of purchase, or cost to repair (eg receipts, invoices, quotes)

13 Has the tenant moved out of the property?

No

Yes When? / /

14 Are you claiming for loss of rent?

No Go to 21

Yes Period of loss / / to / /

15 When has the rent been paid up to?

/ /

Rent amount per week

\$

16 Has the new tenant moved into the property?

No

Yes When? / /

Please attach a copy of the new tenancy agreement

17 Reason(s) for loss of rent?

- tenant did not pay rent owing
- tenant vacated property without notice
- tenant was evicted
- tenant was denied access to the property

18 Has the lease expired?

No

Yes Please attach a copy of the lease

19 Have you *received* a notice to vacate *from* the tenant?

No

Yes Please attach a copy of the notice (if in writing)

20 Have you *issued* a notice to vacate *to* the tenant?

No

Yes Please attach a copy of the notice

21 Is the bond being held?

No

Yes How much \$

22 Have you made an application for refund of the bond (or part of the bond)?

No Go to 24

Yes Please attach a copy of the application and copies of invoices for the replacement/repair you are deducting.

23 How much of the bond have you claimed?

\$

24 Have you lodged a claim with the Residential Tenancy Tribunal to claim outstanding monies owed?

No

Yes Please attach a copy of the claim

25 Has a claim for legal liability been made against you?

No

Yes Name and address of the person injured, or where another property is involved, the name of that property's owner.

Note: Please attach copies of correspondence (eg letters of demand, legal documents)

26 Do you hold other insurance under which a claim for this loss, damage or legal liability can be made?

No

Yes Insurance company Policy number

27 Have you made a claim under an insurance policy in the last five years?

No

Yes Complete details below

Insurance company
Policy number
Date / /
What was claimed?

28 Have you ever had a building and contents claim refused?

No

Yes Complete details below

Insurance company
Policy number
Date / /

29 Have you or a member of your family had insurance refused, cancelled or renewal not offered?

No

Yes Complete details below

Insurance company
Policy number
Date / /

30 Have you or a member of your family been convicted of a criminal offence in the last five years?

No

Yes Complete details below

Type of offence
Date of offence / /

31 Declaration

I declare that all information I have given is true and correct. I understand that until this information is considered by the Insurer, my claim has not been admitted. I will continue to assist the Insurer in any way to reach a decision to accept or decline this claim.

I have read, understand and agree to the Privacy – Acknowledgements and Consents.

Signature of Insured Person 1

Date / /

Name (please print)

Signature of Insured Person 2

Date / /

Name (please print)

Attach supporting documents

Some questions in this form request you to attach copies of certain documents, where applicable, to support your claim. All of the documents are listed here. You can use this list to double-check that you have all the documents required. The number of the question that relates to each document is shown.

Document	See question
• All inspection reports completed during the tenancy including entry and existing condition reports and all periodic inspections reports	6
• Evidence of purchase of items or cost to repair (e.g., receipts, invoices, quotes)	12
• Copy of the new tenancy agreement for the new tenants.....	16
• Lease agreement	18
• Notice to vacate <i>received from</i> the tenant (if in writing)	19
• Notice to vacate <i>issued to</i> the tenant.....	20
• Application for a refund of the bond	22
• Invoices showing the value of replacement/ repair that you are deducting from the bond.....	22
• Copy of any relevant claim with the Residential Tenancy Tribunal	24
• Legal liability correspondence	25

If you do not have all supporting documents

If you do not have all of the documents but can get them later, send the claim form now and forward the documents as soon as possible. If you think you will be unable to get a document at all, call us on **1300 656 345** before you lodge your claim.

How to make a claim

- Advise the police immediately if the loss or damage was caused by burglary, home invasion, theft, vandalism or malicious damage.
- Complete this claim form.
- Attach all documents to support your claim. (See page 3 for details.)
- Send the completed form and supporting documents to:

Fax: 1300 200 850

Mail: General Insurance
Home and Contents Claims
GPO Box 4451,
Sydney NSW 2001

While your claim is being processed

While we process your claim, ensure you keep any damaged items so that we can inspect them if required. During this time, we may also need you to supply further information.

What to do if you have a complaint

We're constantly striving to provide our customers with the best possible service, and we'll do our best to resolve any complaint you have quickly and fairly.

So if you do have a complaint about your policy, our service, the way the policy was sold to you, or the way your claim is being handled, here's what you should do.

Step 1

We ask that you first contact one of our Consultants to discuss your complaint.

For claims issues:

Phone 1300 369 989 Fax 1300 786 606

For any other issues:

Phone 1300 369 989 Fax 1300 786 525

If the Consultant is unable to resolve the matter, they'll refer it to a Senior Officer, their Team Leader or Manager. The Senior Officer, Team Leader or Manager will acknowledge your complaint within 2 business days, providing their name and relevant contact details and keep you informed of the progress of your complaint at least every 10 business days.

The Senior Officer, Team Leader or Manager will try to resolve your complaint within 15 business days however, if we consider that further information, assessment or investigation of the complaint is required, we will agree reasonable alternative timeframes with you. If an agreement cannot be reached, we will notify you of your right to take your complaint to the next stage.

The Senior Officer, Team Leader or Manager will respond to your complaint in writing.

Step 2

If you're still not satisfied with the outcome, you may ask for us to refer the dispute to our Internal Dispute Resolution Officer who will review the matter.

Claims assessors

When we are notified of your claim, we will decide if a claims assessor is required to make an inspection of the loss or damage. If so, we will decide the same day we receive notification of your claim. The claims assessor will contact you within 24 hours and arrange to call on you at a convenient time.

Before the claims assessor arrives, please ensure that you have all of the relevant information available to support your claim, e.g., original invoices or the police report number. The claims assessor will ensure that the Insurer is given all the information required to process your claim as quickly as possible.

If a claims assessor is not required, we will process your claim and if any additional information is required, we will contact you, usually by phone.

If you have any questions

If you have any queries or need information in relation to your claim, please contact us on **1300 656 345**.

The Internal Dispute Resolution Officer's contact details are:

Internal Dispute Resolution Officer

Westpac General Insurance Limited

Mail GPO Box 4451, Sydney NSW 2001

Phone 1300 369 989

Fax 1300 786 606 for claims issues

or 1300 786 525 for any other issues

The Internal Dispute Resolution Officer will acknowledge your complaint, providing their name and relevant contact details and keep you informed of the progress of your dispute at least every 10 business days.

The Internal Dispute Resolution Officer will try to resolve your dispute within 15 business days however, if we consider that further information, assessment or investigation of the dispute is required, we will agree reasonable alternative timeframes with you. If an agreement cannot be reached, we will notify you of your right to take your dispute to the Financial Ombudsman Service (FOS).

The Internal Dispute Resolution Officer will respond to your dispute in writing.

Step 3

If you are not satisfied with the decision made or we cannot otherwise reach an agreement, you can refer your matter to FOS which provides a free independent dispute resolution service for consumers who have a general insurance dispute.

Additionally, if we are unable to resolve your complaint or dispute to your satisfaction within 45 calendar days, we will inform you of the reasons for the delay and that you may take your complaint or dispute to FOS. The contact details are:

Financial Ombudsman Service

Mail GPO Box Melbourne VIC 3001

Phone 1300 780 808 Fax (03) 9613 6399

Email info@fos.org.au

First things first.

Please note that if you haven't first tried to resolve your complaint with us, the Financial Ombudsman will direct your complaint to us and we'll provide you with a response under our Internal Dispute Resolution process.