MARKEY.

Need to make a claim?

Markey will ensure that your claim is processed quickly and that you receive the best possible outcome.

Before you call please be prepared to provide:

- Your policy number
- Date of incident and time
- Incident description
- The incident report number for any claims relating to theft, attempted theft, vandalism or malicious act – the Police will provide you with this number when you report the incident to them. Police Assistance Line (non-emergency) is 131444.

If there has been a theft, accidental loss or damage:

- Report it to the Police if items are lost or stolen.
- Attend to any emergency repairs e.g. windows, doors etc.
- Make a list of stolen/damaged items.
- Notify Markey of the claim by phone or online via our website. Please consult us before purchasing replacement items. You will be required to provide proof of ownership for each item (ie: receipts, manuals, photos, valuations and repair/ replacement quotations. Some insurance companies prefer to replace items through their own suppliers.
- If your claim exceeds \$5,000 an assessor may be appointed to help with the claims process.

If you experience fire, storm damage or property damage:

- Undertake emergency repairs to make the property secure and prevent further loss.
- Notify Markey of your claim. During this process, we will ask you questions to determine the extent of damage and help with the appointment of a repairer if required.
- Take photos of damaged building and/or contents if possible. Keep damaged items as the insurance company may need to inspect them.

FRAUDULENT CLAIMS WILL BE INVESTIGATED BY THE INSURERS AND MAY BE REPORTED TO THE POLICE.

MARKEY CONTACT DETAILS

Telephone: (02) 4925 6555

Email: <u>insurance@markeygroup.com.au</u>

Website: www.markeygroup.com.au

Markey Insurance Brokers ABN 83 002 301 288 Australian Financial Services Licence Lic. No. 240 567

Member of National Insurance Brokers Association of Australia Registered General Insurance Brokers

MARKEY.

Appropriate security measures

Make sure you understand exactly what you are covered for, and take sensible and appropriate security measures to ensure your house, contents and family are kept safe.

- Make sure the value (Sum Insured) of your property reflects current replacement value.
- You are able to access CGU Insurance Limited Home Building and Contents Insurance calculator which is found on the home page of the Markey website under the calculators tab under Home Building and Contents calculators.
- Consider the security of your home. We recommend the installation of key window locks, keyed deadlocks, and burglar alarm systems.
- Know what is covered by building compared to contents (especially if you reside in a Strata facility) and the level of cover of your insurance. Is your policy based on Accidental Loss or Damage or simply Defined Events? Check the definition of specified contents as you may find that certain items which exceed a specified monetary limit must be listed on your policy.
- Refer to your Product Disclosure Statement for full benefits, conditions and exclusions or contact us if you would like a copy or any explanation of your cover.
- FLOOD is INCLUDED unless we are advised in writing flood is NOT required. Please contact us if you would like to discuss flood cover.
- BE PREPARED: Enable easier claim handling by having Proof of Ownership records; visit each room in your house and garage recording serial and model numbers of valuable items; take photographs or use a video camera; retain receipts and valuations in a safe place.

- LOCK IT OR LOSE IT. Whenever you leave your house, make sure that all windows, doors and garage doors are securely latched and locked.
- Maintain your burglar alarm systems and activate when leaving your home.
- Don't give the burglars tools. Keep ladders and tools inaccessible. Don't leave keys anywhere.
- When going on holidays:
 - Cancel the paper, mail and any other regular deliveries.
 - ⇒ Have a neighbour take care of your lawn and remove any "junk mail".
 - Ensure all electrical appliances are switched off (except automatic timers) and plugs removed from power points.
 - □ Turn taps off to washing machine, dishwasher and other appliances.
 - ⇒ Use electrical timers for lights and radios creating normal home lighting and sound as a deterrent.
 - ⇒ Leave your contact information with a neighbour.
 - ⇒ Remember to activate your burglar alarm.

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