



Making a claim for your business after a bushfire

5 steps to getting a positive outcome

If your business premises or property has been seriously damaged our guide to **the 5 steps you need to follow** will help you do the required groundwork for lodging a successful claim.

The insurance covers your business has in place, such as a business pack, farm pack or an industrial special risk policy, will help you recover from the event.

How you present your claim to your insurer's loss adjustor is also important for a satisfactory outcome.

What you need to know

A claim passes through multiple experts' scrutiny and the process can be a long one. It's important to **supply as much information and documentation to support your claim as you can.**

From the time you sustain property damage or suspend business operations you need to start collecting documentation. Remember, the loss adjustor works for the insurer. You need to be diligent and look after your business's best interests.

What you need to do

1. As soon as practicable **photograph or video** damaged property, plant and/or equipment, showing the nature and extent of losses or damage, first of the exterior, then the interior and contents. Be systematic as these records will assist your case. If you have sustained **a total loss or cannot access your property** simply call us on 1800 254 287.
2. **Make a detailed list** of property, plant and/or equipment that captures all your damaged assets. **Don't dispose of damaged items**, unless directed to by the authorities. Instead store them until your claim is resolved.
3. **Ask the suppliers of affected items to write assessments of the extent of the damage and provide quotes** for recommended repairs or replacements. You also need to **save all** purchase orders, work orders, invoices, time sheets, service contracts or material requisitions for remediating or replacing your business's property of any kind.
4. **Keep a daily diary** to record all the facts and events that have a bearing on your claim, documenting the decisions you make and the reasons behind them. Record all the time that your employees spend on claim-related work and detail the actions that they perform. Your log should also include notes on any discussions or meetings about your claim.
5. Also **record all lost opportunities** or cancelled contracts that support your claim for loss of revenue or reduction in turnover. Bear in mind you will also need to supply documentation that shows your business's figures for the previous period.

Call us straightaway on the 24/7 claims **1800 254 287** hotline if you need to make a claim

Acting on behalf of our clients to facilitate a smooth claims process is part of our service commitment and we will help you in any way we can.

Broker name _____

Phone number _____

Email _____

24/7 claims hotline **1800 254 287**

Email the claims team **newclaims@ajg.com.au**

Gallagher national toll free number **1800 240 432**