

Important information

For our valued clients affected by the recent severe weather conditions

How to make a claim

Recent floods and severe weather conditions have caused significant loss to families and businesses.. The ramifications of such losses may be far reaching. Aon is focused on supporting you through this difficult time.

Aon has a dedicated team of claims professionals who you can rely on and are prioritising all claims stemming from this cyclone. Talk to your dedicated Aon client manager or call the free number below to speak to one of Aon's dedicated claims professionals.

Aon claims, free call

1800 795 019

Our claims professional will log your call, notify your claim to the insurer and see your claim through to finalisation. They will keep you fully informed of the status of your claim and you will be given their contact details so that you can call upon them for support.

The following is a guide to assist you in preparing your claim.

STEP ONE

Follow these primary safety tips:

- > review ability to make premises secure in instances of partial damage
- > ensure power and gas are switched off if your property has been badly affected
- > watch out for damaged trees and or fallen infrastructure such as power lines
- > check your home and/or business for damage including the foundations, walls, ceilings and windows prior to entry
- > call Emergency Services in the event of there being any real danger
- > do not use and or switch on electrical appliances you believe may have been affected by the cyclone
- > ensure all appliances are cleaned and tested before use
- > food, beverages and medicines exposed to water should be discarded



Important Information. **Continued**

STEP TWO

Make contact with the Aon Claims Team (1800 631 553) or your broker and Aon will lodge your claim with the insurer. We recommend you lodge a claim even if you are uncertain as to whether cover is available.

Please provide the following information to Aon when notifying your claim:

- > name of insured on policy and policy number if available
- > the location of the damage
- > the extent of the damage
- > an estimate of the damage
- > a contact name and number
- > detail any health and safety concerns

If possible, take photographic or video evidence of the property loss and document your loss. This can be done after you have lodged your claim.

Please note all insurance policies require you to mitigate your loss. Therefore ensure you put in place appropriate measures that minimise any further loss and/or health and safety hazards.

Once you have access to your damaged property, if possible conduct a stocktake of all damaged assets and group these assets together for disposal once approval has been granted by the appointed assessor and/or the insurer. Please provide this information to your Aon appointed claims handler.

In the event that you have to dispose of any property due to health and safety concerns, please take photographs of the damaged property and inform Aon of your intention to dispose of this property before doing so.

STEP THREE

After lodgement of your claim, you will receive a claims acknowledgement from Aon detailing your claim number and the name of your dedicated claims handler. Please retain this document for further communication with Aon.

STEP FOUR

Aon will advise if or when an assessor has been appointed and when you should expect to hear from them.

Given the influx of claims, please be aware that there may be some delay in the appointment of assessors.

If the appointed assessor does not communicate with you within 72 hours from the date of notification, please contact your appointed claims handler.

STEP FIVE

Liaise with your assessor and where coverage under your policy is made available to you, Aon will pursue settlement with your insurer. Please note that some insurers have allocated a delegated authority to assessors to settle claims on the spot.

Where it is determined by your insurer that coverage under your policy will not be made available to you, Aon will liaise with you advising your options.

Aon is here to help

We will continue to provide updates on how to manage your claim and other relevant issues stemming from the cyclone on a regular basis. As always, if you need any assistance at all in relation to your insurances, please contact us.



Commonly asked questions.

We appreciate that you will have many questions stemming from the events taking place and once again Aon will be available to support you. In addition to the timely reporting of your claim, please engage with your claims contact or broker regarding any questions you may have.

We have listed below a number of questions that may come to light in the forthcoming weeks:

What can I expect from my insurer?

As you can imagine all insurers are being inundated with claims and as such claims will be processed as quickly as possible. If you believe your loss has caused a health and/or safety concern, please let Aon know and we will request the insurer prioritise your claim. Otherwise, please be aware that record numbers of claims are likely to be received by insurers and there may be delays in the processing of the claims.

Will the insurer appoint an assessor?

This depends on the insurer and the claim made. Some insurers will appoint an assessor for each claim to determine whether the policy responds. However, other insurers will make that determination without having an assessor attend your site. Therefore, please do not always expect an assessor to attend your premises. Aon will let you know whether an assessor is being appointed.

Will there be enough assessors for all of the claims?

There are limited assessors available and the insurers will have all available assessors on the ground in the affected regions as soon as possible. Unfortunately the workload of the assessors will be high so please be aware there may be a waiting period before an assessor can attend your premises.

What if I am experiencing health and safety concerns?

Claims that pose health and/or safety concerns will be prioritised by the insurers. It is important that you let Aon know that your claim requires immediate prioritisation and detail what your health and/or safety concerns are.

Is there any chance my insurance will not cover my claim?

This depends on the policy wording. If you have some concerns regarding your level of coverage, please advise Aon and we will review your wording and advise in this regard.

If my policy does not cover flood, should I make a claim?

If there are any doubts as to whether you are covered for flood, we recommend our clients proceed in lodging a claim with their insurer.

