

Important information

How to make a claim

Aon has a dedicated team of claims professionals who you can rely on and prioritise all claims stemming from severe weather events. 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 the support required in seeing your claim through to finalisation.

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
- > 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 severe weather event
- > ensure fire protection systems are in service and return any impaired fire protection systems, including alarm notification systems, to service
- > inspect your property for spilled flammable liquid, contaminations – clean up where required
- > remove any excess water or debris from your premises and dehumidify areas impacted
- > remove rugs and mop sodden carpets where possible
- > be wary of contamination to premises and water supply as a result of exposure to untreated waste

Important information. **Continued.**

STEP TWO

Make contact with the Aon Claims team (1800 795 019) or your broker and Aon will lodge your claim with the insurer. We recommend you lodge a claim even if you are concerned cover may not be 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 stock take 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 severe weather event on a regular basis.

As always, if you need any assistance at all in relation to your insurance, 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 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 being received by insurers and there is likely to 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 are appointing an assessor for each claim to determine whether the policy responds.

However, other insurers are making 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 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 safety concerns are.

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

Aon will review your wording and advise in this regard.