

## LANDLORD INSURANCE CLAIM FORM

### IMPORTANT INFORMATION

**On Completion Please forward to:** Jardine Lloyd Thompson Pty Ltd      Email: [realtyprotect@jlta.com.au](mailto:realtyprotect@jlta.com.au)  
 PO Box H25      Tel: 1300 406 877  
 Australia Square      Fax: 02 8824 1690  
 NSW 1215

**If you have any queries as how to complete this form please contact the RealtyProtect team.**

### INSURED AND LOSS DETAILS

Name of Insured:

Property Address:

#### Insured's bank details

BSB Number:  Account Number:

Account Name:

### CONTACT DETAILS – Managing Real Estate Agent (acting on behalf of the Insured)

Name:  Office:

Telephone No:  Fax:

Email:

### GST QUESTIONS

(a) Are you registered for GST purposes? (Tick Box Applicable)       YES       NO

If 'YES', what is your Australian Business Number (ABN)?

(b) Have you claimed or are you entitled to claim an Input Tax Credit (ITC) on your monthly or quarterly Business Activity Statement to the Australian Taxation Office in respect to the GST paid on the insurance policy under which this claim is being made?       YES       NO

If 'YES', what percentage of the GST did you claim or are you entitled to claim?  %

(If the GST paid and your ITC entitlements are the same amount, the answer to this question is '100%')

**NB: Insurers cannot settle your claim without the above information and if you fail to advise the availability of an ITC or understate its availability, you may have a liability to pay tax on any claim payment. If you have any queries, please see your tax adviser.**

**TYPE OF LOSS**

<input type="checkbox"/> Fire	<input type="checkbox"/> Water/Storm Damage	<input type="checkbox"/> Theft	<input type="checkbox"/> Malicious Damage
<input type="checkbox"/> Accidental Damage	<input type="checkbox"/> Loss of Rent	<input type="checkbox"/> Legal Liability	<input type="checkbox"/> Other

Description and cause of the loss or damage:

**BOND MONEY DEDUCTIONS (NOTE - claimable damage should be detailed in part 1 and 2 below)**

Note: Clean up and allowable costs that exceed the Bond Money are not claimable and all claims are subject to policy limits.

Details of clean-up and other allowable costs (please list):

1:	\$
2:	\$
3:	\$
4:	\$
5:	\$
6:	\$
<b>(Detailed Original Tax Invoices must be provided) Total Costs / Expenses</b>	<b>\$</b>

**SECTIONS 1 & 2 – DAMAGE CLAIMS**

Date of Damage:	Reported to Police:	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Date Reported:			
Police Report Number:			
Will the Claim exceed the excess? (either \$250 or \$500 – refer to the PDS)	<input type="checkbox"/> YES	<input type="checkbox"/> NO	

Details of Repair Costs (please list):

1:	\$
2:	\$
3:	\$
4:	\$
5:	\$
6:	\$

**SECTION 3 – LOSS OF RENT CLAIMS**

Name(s) on Tenancy Agreement:					
Dates on Tenancy Agreement:		From:		To:	
Weekly Rent:				Bond:	
Date Problem Detected:					
Date Tenant Vacated Property:					
Date Rent Paid to (excluding Bond):					
Total Rent Loss:		\$		From:	
Claimed Rent Loss:		\$		From:	
Is there a new Tenant?		<input type="checkbox"/> YES		<input type="checkbox"/> NO	
		If 'YES', date new tenant commenced:			

It is a requirement of the Policy that the bond be equivalent to at least 4 weeks' rental value. If the bond does not meet this requirement provide details as to why:

**SECTION 4 - LEGAL EXPENSES**

Are Legal Expenses (Section 4) being claimed pursuant to a Section 3 claim?		<input type="checkbox"/> YES		<input type="checkbox"/> NO	
If 'YES' how much?				\$	

**DECLARATION**

I declare that to the best of my knowledge and belief the information in this form is true and correct and I have not withheld any relevant information.

I consent to Jardine Lloyd Thompson Pty Ltd and its related bodies corporate using any information I have provided on this form for the purpose of processing my claim. I understand that if I choose not to provide the required details my claim may not be able to be processed.

Signature of the insured or person with authority to sign for and behalf of the insured:

		Date:	
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*Jardine Lloyd Thompson Pty Limited (ABN 69 009 098 864, AFSL 226827) (JLT) are authorised under a binder agreement with the insurer, Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL 239687) to distribute the Policy. JLT sub-authorises The Real Estate Institute of New South Wales Limited (ABN 51 000 012 457, AR 1260666) (REINSW) as an Authorised Representative and real estate agents as Authorised Distributors of the Policy. JLT, REINSW and the real estate agents do not act on your behalf when distributing the Policy. Echelon Australia Pty Ltd (ABN 96 085 720 056), a related body corporate of JLT, have been engaged by JLT and Chubb to provide claims management services in respect of RealtyProtect.*

# LANDLORD INSURANCE CLAIMS DOCUMENT MATRIX

Depending on the type of claim you have incurred, you will be required to provide supporting evidence along with your completed claim form. To ensure a smooth claims process please use the below table to identify the documents you will be required to provide. Please note further information may be required/requested.

<p><b>LOSS OF RENT</b></p>	<ul style="list-style-type: none"> <li>• Completed Claim Form</li> <li>• Copy of Lease Agreement</li> <li>• Proof of Advertising to re-let the property</li> <li>• Efforts made by the agent or landlord to relet</li> <li>• Copy of Lease agreement for new tenant</li> <li>• Copy of Tenants Rental history Ledger</li> <li>• Copy of all notices issued to tenant</li> <li>• Copy of Management Agreement</li> <li>• Breakdown of Bond Deductions</li> <li>• Copy of application for Tenancy (for recovery)</li> <li>• Documents from Administrative tribunal i.e. VCAT</li> </ul>
<p><b>MALICIOUS OR DELIBERATE DAMAGE</b></p>	<ul style="list-style-type: none"> <li>• Completed Claim Form</li> <li>• Breakdown of Bond Deductions</li> <li>• Itemised Quotes</li> <li>• Copies of entry and exit condition reports</li> <li>• Copy of Routine inspection reports</li> <li>• Photos</li> <li>• Copy of Lease Agreement of Defaulting Tenant</li> <li>• Copy of Lease agreement for new Tenant</li> <li>• Copy of tenants Rental history Ledger</li> <li>• Breakdown of Bond Deductions (invoices)</li> <li>• Copy of Application for Tenancy (<i>for recovery</i>)</li> </ul>
<p><b>ACCIDENTAL DAMAGE</b></p>	<ul style="list-style-type: none"> <li>• Completed Claim Form</li> <li>• Breakdown of Bond Deductions</li> <li>• Itemised Quotes</li> <li>• Copies of entry and exit condition reports</li> <li>• Photos</li> <li>• Copy of Lease Agreement of Defaulting Tenant</li> <li>• Copy of Lease agreement for new Tenant</li> <li>• Copy of tenants Rental history Ledger</li> <li>• Breakdown of Bond Deductions (invoices)</li> <li>• Copy of Application for Tenancy (<i>for recovery</i>)</li> </ul>
<p><b>GLASS BREAKAGE</b></p>	<ul style="list-style-type: none"> <li>• Completed Claim Form</li> <li>• Breakdown of Bond Deductions</li> <li>• Itemised Quotes</li> <li>• Copies of entry and exit condition reports</li> <li>• Photos</li> <li>• Copy of Lease Agreement of Defaulting Tenant</li> <li>• Copy of Application for Tenancy</li> <li>• Breakdown of Bond Deductions (invoices)</li> </ul>
<p><b>THEFT</b></p>	<ul style="list-style-type: none"> <li>• Completed Claim Form</li> <li>• Breakdown of Bond Deductions</li> <li>• Itemised Quotes</li> <li>• Copies of entry and exit condition reports</li> <li>• Copy of Lease Agreement of Defaulting Tenant</li> <li>• Copy of Lease agreement for new Tenant</li> <li>• Copy of tenants Rental history Ledger</li> <li>• Breakdown of Bond Deductions (invoices)</li> <li>• Copy of Application for Tenancy (<i>for recovery</i>)</li> <li>• Police report or police event number</li> </ul>
<p><b>WATER DAMAGE</b></p>	<ul style="list-style-type: none"> <li>• Completed Claim Form</li> <li>• Last Routine Inspections</li> <li>• Photos</li> <li>• Itemised quotes/invoices for the restoration or repair of the property damage</li> <li>• Tradesman's report with details of what caused the leak and that it has been repaired</li> </ul>
<p><b>ELECTRIC MOTOR BURNOUT</b></p>	<ul style="list-style-type: none"> <li>• Completed Claim Form</li> <li>• Itemised quotes for repair/replacement of motor only, separating the parts from labour</li> <li>• Confirmation from repairer stating damage as Electric Motor Burnout</li> <li>• Cause report</li> </ul>

## DUTY OF DISCLOSURE

Before you enter into an insurance contract, you have a duty of disclosure under the Act. You have a duty to tell us anything that you know, or could reasonably be expected to know, may affect the insurer's decision to insure you and on what terms. You have this duty until the contract of insurance is entered into. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

If we ask you questions that are relevant to the insurer's decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions. Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change. If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You do not need to tell us anything that: reduces the risk insured, or is common knowledge, or the insurer knows or should know as an insurer; or the insurer waives your duty to tell them about.

### **If you do not tell us something:**

If you do not tell us anything you are required to, the insurer may cancel your contract or reduce the amount it will pay you if you make a claim, or both. If your failure to tell us is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

If you are in any doubt as to the extent of the duty of disclosure or whether a piece of information ought to be disclosed, just contact your JLT Client Risk Adviser.

## JLT COLLECTION STATEMENT

In accordance with the Privacy Act 1988 (and subsequent amendments), we, Jardine Lloyd Thompson Pty Ltd (and our subsidiaries and related entities) (JLT) draw your attention to the following:

- We may collect personal information about you by means of the enclosed document.
- We are collecting the information principally for the purpose of approaching the (re)insurance market, placing insurance, assessing and advising you on your insurance needs, claims handling or risk management (depending on your requirements). Other purposes include providing you with information about other JLT products or services and administering payments to you. If you are proposing for or renewing insurance, the information is required pursuant to your duty of disclosure under the Insurance Contracts Act 1984, the Marine Insurance Act 1909 or at common law.
- The information we collect may be disclosed to third parties including but not limited to insurers, (re)insurers, underwriting agencies, insurance intermediaries (such as our Authorised Representatives and Authorised Distributors), claims managers, service providers, finance providers, advisers, agents and JLT related Group companies.
- Your personal information may be sent to our administrative processing centres in Mumbai (India) or Kuala Lumpur (Malaysia) and to other JLT Group companies, insurers, reinsurers and other third party service providers (e.g. data storage providers) in the United Kingdom, Singapore, Hong Kong, the United States of America and elsewhere
- If you provide us with personal information about other individuals, you must ensure that those persons have been made aware of the above matters. Where the information collected relates to health, criminal record or other sensitive information as defined in the Privacy Act 1988, you must obtain it with the individual's consent. We will use and disclose your personal information in accordance with our Privacy Policy.
- Our Privacy Policy can be accessed on our website ([www.au.jlt.com](http://www.au.jlt.com)). For further information contact your account executive or the JLT Privacy Officer:  
One International Towers,  
100 Barangaroo Ave,  
Sydney NSW Australia 2000  
Telephone: (02) 9290 8000

Please note if you do not consent to the terms of this Privacy Consent or revoke your consent, Echelon may not be able to process or assess your claim.

## Privacy Consent, Declaration and Authority

I:

- consent to the collection, use and disclosure of my personal information in accordance with JLT's Privacy Policy and this document for the assessment of my claim. This consent remains valid unless I alter or revoke it by giving written notice to JLT as outlined above;
- understand that by investigating my claim or by accepting proof of my claim, JLT has made no acceptance of liability, nor waived any of its rights in defense of any claim arising under the insurance policy;
- agree to use my best endeavours and render all reasonable assistance and co-operation to Echelon in the assessment of my claim;
- confirm that any information that I supply will be true and correct and that I will not withhold any information likely to affect the acceptance or handling of my claim;
- understand that my claim may be denied if the information supplied is untrue, or I have not revealed all relevant facts;
- authorise any person or entity, including but not limited to the third parties referred to above, to provide to Echelon such personal information as Echelon considers relevant for its assessment of my claim;
- authorise Echelon to disclose my personal information (including sensitive/health information) to other third parties referred to above (who may be located overseas) where relevant to the assessment of my claim;
- appoint Echelon to do everything necessary including to execute on my behalf any documents or do such acts as required to give effect to this Privacy Consent, Declaration and Authority.

Signature of Claimant:

Name of Claimant:

Date:

