

## LANDLORD CLAIM FORM

### IMPORTANT INFORMATION

**On Completion Please forward to:** Marsh Advantage Insurance Pty Ltd      Email: [Realtyprotect@marsh.com](mailto:Realtyprotect@marsh.com)  
 PO Box H176      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 your above representative.**

### INSURED AND LOSS DETAILS

Name of Insured:	
Property Address:	
PR Number (A+):	
RQ Number:	

### CONTACT DETAILS – Managing 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)	<input type="checkbox"/> YES	<input type="checkbox"/> NO
If Yes, What is your Australian Business Number (ABN)?		
(b) Have you claimed or are you entitled to claim and 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?	<input type="checkbox"/> YES	<input type="checkbox"/> 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 the 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 of the loss or damage			
BOND DEDUCTIONS (NOTE - claimable damage should be detailed in part 1 and 2 below)			
Note: Clean up and allowable costs that exceed the bond are not claimable and all claims are subject to policy limits.			
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>
Are Legal Expenses being claimed?			<input type="checkbox"/> YES <input type="checkbox"/> NO
If Yes how much?			\$
SECTION 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 nominated excess (See PDS)			<input type="checkbox"/> YES <input type="checkbox"/> NO
<u>Repair Costs</u>			
1:			\$
2:			\$
3:			\$
4:			\$
5:			\$
6:			\$

### SECTION 3 – LOSS OF RENT CLAIMS

Names 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:		To:	
Claimed Rent Loss:	\$	From:		To:	
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:					

### 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 Claims Services 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 the claims department may not be able to process my claim.

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

		Date:	
--	--	-------	--

# LANDLORDS 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.

LOSS OF RENT	<ul style="list-style-type: none"> <li>Completed Claim Form</li> </ul>
MALICIOUS OR DELIBERATE DAMAGE	<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 (for recovery)</li> </ul>
ACCIDENTAL DAMAGE	<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 (for recovery)</li> </ul>
GLASS BREAKAGE	<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>
THEFT	<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 (for recovery)</li> <li>Police report or police event number</li> </ul>
WATER DAMAGE	<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>
ELECTRIC MOTOR BURNOUT	<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 *Insurance Contracts Act 1984* (Cth) 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 Marsh Client Risk Adviser.

## MARSH COLLECTION STATEMENT

In accordance with the *Privacy Act 1988* (Cth) (and subsequent amendments) ('the Privacy Act'), we, Marsh Pty Ltd and our Associated Entities (as that term is defined in the *Corporations Act 2001* (Cth)) ('Marsh') 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 Marsh 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* (Cth), the *Marine Insurance Act 1909* (Cth) or at common law.
- The information we collect may be disclosed to third parties including but not limited to (re)insurers, insurance intermediaries, service providers, finance providers, advisers, agents and Marsh's Associated Entities, which are all businesses of Marsh & McLennan Companies ('MMC').
- Your personal information may be sent to our administrative processing centres in Mumbai (India) or Kuala Lumpur (Malaysia) and to other MMC 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, you must obtain it with the individual's consent.
- We will use and disclose your personal information in accordance with our Privacy Policy. By completing this form you confirm that you have read the Marsh Privacy Policy available on our website ([www.marsh.com.au](http://www.marsh.com.au)) and you authorise and consent to Marsh collecting, holding, using and disclosing any personal information collected by means of the enclosed document in accordance with the terms of the Marsh Privacy Policy, including for the purposes explained in this collection statement above. If there are any inconsistencies between the terms of this collection statement and the terms of the Marsh Privacy Policy, the terms of the Marsh Privacy Policy prevail to the extent of that inconsistency. You may modify or withdraw your consent at any time. If you do not give us consent or subsequently modify or withdraw your consent, we may not be able to provide you with the products or services you want.
- You can contact our Privacy Officer by:  
Email – [privacy.australia@marsh.com](mailto:privacy.australia@marsh.com)  
Phone – (02) 8864 7688  
Post – PO Box H176, Australia Square NSW 1215

The advice in this form is general advice only. To help you decide if the cover suits you, please read the Product Disclosure Statement. We can provide you with further information. Please contact us to request. This insurance is arranged by Marsh Pty Ltd (ABN 86 004 651 512 AFS Licence No. 238983)

Copyright © 2020 Marsh Advantage Insurance Pty Ltd. All rights reserved. LCPA 20/XXX. SG20-0698