



## Claims Procedures

ILG Insurance Brokers Limited (ILG)'s role in the claims management process as regards above deductible claims is as follows:

- To assist with the submission, regular follow up and settlement negotiations of above deductible claims
- To obtain & provide status reports on above deductible claims as and when necessary or requested
- To assist in the resolution of difficult or contentious claims with underwriters when required

### General

The following points are common to all insurance claims :

- Irrespective of the type of claim – do NOT admit any liability or negotiate any settlement either in writing or verbally
- Notify the claim to ILG as soon as possible. Either contact your ILG advisor direct or contact ILG Claims department by telephone, fax or email as follows :

☎ (9) 448 2092

☒ (9) 448 2182

✉ [claims@ilg.co.nz](mailto:claims@ilg.co.nz)

- Act as if you were not insured and prevent further damage and do everything practicable to minimise the loss
- Complete a claim for and forward it together with all supporting documents to ILG
- Take photographs of the damage
- Do not dispose of damaged property
- Do not proceed with permanent repairs or replacement
- Keep ILG advised of any developments and forward any correspondence received from third parties or their insurers (without reply) to ILG

## **Additional Procedures**

### **Loss, Damage or Interruption**

- Seek out or obtain proof of value such as original invoices or valuation certificates
- Report the incident to the police if burglary, theft or malicious damage is involved and obtain a Police Complaint Acknowledgement form
- Keep a complete record of all costs incurred

### **Motor Vehicle**

*Immediately following an accident :*

- Exchange details with any third party
- Record details of how the accident occurred, the weather & road conditions, time, date & location of the accident
- Draw a sketch
- Get the names, addresses and contact details of any witnesses
- Call the police if any injury has occurred
- If the loss is due to theft or malicious damage the incident should be reported to the Police and an acknowledgement form obtained

*Repairs:*

- Arrange for a repair quotation to be completed and forward this to ILG together with details of where the vehicle may be inspected
- If any claim is received from a third party they should be instructed to report the claim to their own insurer who will deal with the repairs

### **Legal Liability**

*Immediately following any incident that could give rise to a claim :*

- Notify ILG providing the following information :
  - > Date, time and location of occurrence
  - > Description of the incident
  - > Sketch plan
  - > Details of injury or damage
  - > Estimate of claim
- **Do not admit liability** to the third party or any other person without your insurer's written consent
- Forward any correspondence received from a third party (or their representative or insurer) unanswered to ILG

### **Marine Cargo/Transit**

- Inspect goods carefully when delivered or received and note any damage to the goods or their packaging when signing any documents accepting the goods
- Immediately (or within 3 days) issue a formal *pro-forma* claim in writing against the carrier/shipper
- If the value of the loss is known then a valued claim should be lodged. Documents to support the claim will include the following :
  - > Shipping invoice
  - > Packing lists
  - > Bill of Lading or Consignment notes
  - > repair estimate or amount of loss

- > Local carriers delivery documents
- > Copies of correspondence with carriers/agents
- > Exception Without Prejudice note (if obtained)
- > Photographs of the damaged goods and packaging / Container
- Retain all damaged goods and packaging for inspection
- Do not have goods repaired or replaced unless authorised by your insurers or their appointed representatives
- Make note of any claim “timebar” recorded on the Bill of Lading