

# We're here to help

If you're a QBE customer affected by recent extreme weather events, here's what to do next:



**Prioritise safety when returning home and during clean-up.** Wear suitable safety clothing including boots, gloves and eye protection. Navigate debris with caution.



**Don't turn on electrical appliances or lights** until an electrician can check it's safe.



**Before starting your clean-up,** capture photos and/or videos of the damage.



**Remove water-damaged goods,** such as saturated carpets and furnishings, from your property as these may pose a health risk.



**Don't drive a vehicle you believe may be unsafe,** particularly if it has been waterlogged.



**Lodge your claim as soon as you're able** noting the date and time the damage occurred, if known. Don't worry if you don't know your policy number - we'll find it.

## Who to contact?

If you bought your policy directly from QBE, call us on 133 723 and press 2 for Claims. If you bought your policy from a broker, intermediary or your financial institution, contact them to make your claim, or alternatively contact us on 1800 023 387.

## More support

QBE customers can access up to three sessions of free confidential counselling with an experienced psychologist via our partner Assure Programs. To arrange a session call Assure on 1800 808 374 and let them know you're a QBE customer.

Notes:

# Your guide to QBE home contents insurance claims

If your home is impacted by an unexpected event, you may want to make a claim on your home insurance. But what happens after you lodge a claim? While every situation is different, here's a breakdown of what to expect.

## Extra help if you're experiencing vulnerability

If you're a QBE customer in need of extra care following a natural disaster or weather event, we have a range of support measures and resources available to assist. Visit [QBE.com/au](https://www.qbe.com.au) to find out more about how we can help customers experiencing vulnerability or call us directly on **133 723**.

1

### Submitting a claim

To start the claims process, you will need to collect some information to support your claim such as details of the incident, a description of your damaged contents, evidence of ownership and photos. Don't worry if you don't have all of these, our claims team will work with you to determine what other information is required to assist us to better understanding the items that were damaged or lost.

3

### Coverage determined

Our claims team will review the cause of damage against your policy to determine if your claim is covered. We generally make a coverage decision within 10 working days of receiving the necessary information. However, in times of extreme weather events we may need a bit more time.

5

### Repair or replacement

Once we have agreed with you what can be replaced or repaired, our claims team will work with you and our QBE preferred suppliers to fulfil and process your claim. If we are not able to replace specific items via our suppliers, we work with you on alternative settlement options.

7

### Claim is resolved

We'll finalise your claim and let you know we've closed it off once every detail has been resolved. If your claim was finalised within one month of a natural catastrophe or disaster, you have a 12-month period to check whether your claim included everything that was lost or damaged.



2

### Assessment starts

Depending on the type of claim, we may appoint an insurance assessor to assess the damage and/or the loss to help us determine if the claim is covered. We will book a time that best suits everyone if the assessor needs to attend your property.

4

### Claim outcome

For covered claims, once you pay the excess outlined in your policy we repair or replace your lost or damaged contents. Alternatively, if we are not able to replace specific items via our suppliers, we will work with you on alternative settlement options.

6

### Progress is advised

We will update you on the supplier who has been authorised to repair or replace your damaged or lost contents and put you in contact with them to arrange pick up or delivery of the items. You will also be able to discuss any other requirements at this stage, for example, picking the colour of an item to be replaced.