



HUTCH CLAIMS CHEAT SHEET

RESIDENTIAL STRATA INSURANCE POLICY

Helpful hints to make your claims
process flow smoothly

CLAIMS TEAM CONTACT INFORMATION

w: hutchunderwriting.com.au/claims
e: claims@hutchunderwriting.com.au
p: 1300 256 056 (AEST Business Hours)

PLEASE CONTACT YOUR APPOINTED BROKER IN THE FIRST INSTANCE

Your Broker will then liaise with our Claims Team.

URGENT / EMERGENCY 'MAKE SAFE' REPAIRS

"**Make Safe Repairs**" are quick, temporary measures taken to ensure the temporary safety of the Insured Property and prevent or minimise further loss or damage after an event has occurred.

The Hutch Claims Team is available from 8:30 am to 5:00 pm Monday to Friday (AEST) to assist with Make Safe Repairs in connection with a Claim. Outside of business hours calls are redirected to our Make Safe Repairers.

If an Emergency Happens After Hours

Please contact one of [our Make Safe Repairers](#), who are available 24 hours a day, 7 days a week to arrange an urgent attendance.

Key Things to Keep in Mind

- It is a condition under the Hutch Residential Strata Insurance Policy (**the Policy**) that all reasonable precautions be taken to reduce and prevent further damage.
- For claims that are accepted as insured under the terms and conditions of the Policy, Extension 3 provides cover up to \$5,000 reasonably incurred for necessary Make Safe Repairs.
- Any Make Safe Repair costs exceeding \$5,000 require prior written consent/approval from Us.
- Any repairs or replacement commenced or completed without pre-approval will be considered in line with the Policy terms and conditions.

Please ensure your Broker provides details of the Make Safe Repairs to Us once they have been completed.

Refer to the latest [PDS](#) and [Policy Wording](#) for further detail regarding Make Safe Repairs - protection of Insured Property and minimisation of Imminent Damage

Any additional or permanent repair works required will be managed in accordance with our usual claims process – please speak to your Broker about this process.

As soon as you have suffered loss or damage or become aware of a claim

- We will need a completed claim form which can be found on our [website](#) together with any supporting information available, such as reports, invoices and photos.
- Your Broker will submit the claim form and documents to us directly from our website.
- Please take photographs of the loss or damage before proceeding with any repair works.

IMPORTANT INFORMATION TO INCLUDE WITH YOUR CLAIM TO PREVENT DELAYS

Insured Name

Body Corporate Plan number. This information will be on the Policy Schedule.

Date and Time of Loss

When the incident, damage or loss occurred.

Loss Cause

What has occurred to cause loss or damage, for example a Burst Pipe, Impact Damage?

GST/ABN

We will need to confirm the GST Status for the Insured (Body Corporate) before any claim payment can be made.

Bank Details

Body Corporate bank account details for payment.

Site Contact Details

Please provide authorised site contact details for access to the property. These will be passed to our repairers and adjusters.

Please see the [Hutch Privacy Policy](#) to understand how your claim data is managed.

DOCUMENT / INFORMATION REQUIREMENTS FOR COMMON CLAIMS

Burst Pipes and Water Leaks

- Plumbing Repair Invoice, which shows the cause of loss or damage and includes a cost breakdown form.
- Description of any resultant water damage with supporting images of the damage.
- Confirmation that the cause has been addressed.

Malicious Damage

- A police report number is required for all malicious damage, break-in/vandalism claims.

Impact Damage (vehicle impact)

- Responsible party name, contact details and driver registration (if available).

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