

INDUSTRIAL SPECIAL RISKS / COMMERCIAL PACKAGE (PROPERTY & BUSINESS INTERRUPTION) CLAIMS PROCEDURE

Mostly these claims will arise from losses involving such events as:

- Fire
- Storm
- Flood
- Explosion
- Theft / Burglary
- Malicious Damage
- Breakage – Accidental Damage
- Impact by Vehicles

If something happens to cause loss of or damage to your property:

1. Take all necessary precautions to protect property from further loss or damage.
2. Call the police or other emergency services as required. Any loss by theft or wilful or malicious damage should immediately be reported to the nearest police station and details of the attending police noted.
3. If you suspect that the loss or damage may exceed the policy deductible, obtain all details you can –
 - Of the incident;
 - Of the amount of loss;
 - Of any witnesses.
4. Contact Oracle Insurance immediately for instruction on how to handle the claim.
5. Complete Claim Form documentation (ensuring your ABN No. and Input Tax Credit entitlement are included) and all claims documentation as soon as possible after the occurrence whilst details of the incident is still fresh in the minds of all concerned.