

Claimant Information Sheet

Lodging an insurance claim can be something that not everyone is familiar with and we at Coast are here to make the process as seamless as possible. Below we explain the claim process, the information we will need in order to assess your claim and the timeframes which we will adhere to.

Coast have appointed Saber Claims Management and Consultancy (ABN 72 632 445 286) as an Authorised Representative (AR 129473) under our Australian Financial Services Licence (AFSLN 268726) to assist in providing claims handling and settling services.

What can you expect from us?



We will always be honest, efficient, fair, transparent and timely in our dealings with you.



We will only ask you for information that is relevant to your claim. To see what this may include, please see further below in this document.



Your claim will then be reviewed and we will advise you whether we have received all required information or if your claim is complex in nature and we need to appoint a service supplier, loss assessor or loss adjustor.



You will be notified of our decision once we have reviewed all information provided and completed our claim review. Please see the following page for claims decision timeframes.

What we expect of you

Throughout the claims process we expect our customers to be honest and timely in their dealings with us.

In order for us to assess your claim we will require some or all of the following information;

- a completed claim form, providing a comprehensive account of the incident and details regarding the parties involved;
- photographs of the incident or damage if appropriate;
- repair quotations;
- witness statements and incident reports; and
- other relevant documents which provide further details of the incident.

How long will the claims process take?

The length of time it takes to review a claim and provide a decision depends on the complexity of the claim, generally speaking our claims process timeframes are as follows;

10
Days

For simple claims, where no further information is required, or a third party provider such as an assessor, loss adjustor or investigator does not need to be appointed, a decision will be provided to you within 10 business days.

4
Months

For claims that are complex in nature and require appointment of a third party provider, it will take longer for us to provide our decision. We will advise you when a third party provider has been appointed and what further information we require from you. We will also provide an estimate as to the timeframe for us to provide a decision.

12
Months

Where exceptional circumstances apply, we will make a final decision within 12 months from receiving the claim.

Exceptional circumstances include, but are not limited to;

- a claim arises from a catastrophe;
- a claim is fraudulent, or we reasonably suspect your claim is fraudulent;
- a claimant does not respond to our reasonable inquiries or to our requests for documents or information about your claim;
- we have difficulty communicating with a claimant about a claim due to circumstances beyond our control; or
- a claimant requests a delay in the claims process.

How often will you be provided an update on your claim?

Where we require further information from you, we will request this within **10 business days** after receipt of your claim and we will provide an estimate as to the timeframe for us to provide a decision.

We will inform you as to the progress of your claim at least every **20 business days**.

You can request an update on your claim by contacting our office on;

Phone: 08 6374 7070

Email: claims@coastins.com.au

We will respond to your inquiry about the progress of your claim within **10 business days** after receiving the inquiry.

Claims Decisions and the Australian Financial Complaints Authority (AFCA)

Upon receiving all relevant information in relation to your claim and we have completed our assessment, we will provide a final decision within **10 business days**.

If your claim has been declined or partially declined, we will advise you in writing and provide an explanation of our findings.

You will have the opportunity to respond and provide additional information if applicable.

We will also provide details of the Australian Financial Complaints Authority (AFCA).

AFCA independently assists customers and small businesses to make and resolve complaints about financial firms. The procedure deals with disputes between a financial firm and an insured, where a claim against the financial firm falls within AFCA's rules and guidelines. Further information on AFCA and their jurisdiction can be found on their website; www.afca.org.au.

AFCA can be contacted at;

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Phone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

How can you contact us?

If you have any queries about our claims process, please contact us at;

Coast Insurance Pty Ltd

PO Box 120

Mount Hawthorn WA 6915

Phone: 08 6374 7000

Email: info@coastins.com.au

Website: www.coastins.com.au